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UNIVERSITY BENEFITS SURVEY

PART 1 (ALL BENEFITS EXCLUDING PENSIONS)

DECEMBER, 1985

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The University of Western Ontario

ON BEHALF OF:

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GENERAL BENEFITS QUESTIONS

Do you self-administer your insurance plans?

BROCK
Yes

CARLETON
Yes

GUELPH
Yes

LAKEHEAD
Yes

LAURENTIAN
Yes

MCMASTER
Yes

OISE
Yes

OTTAWA
Yes

QUEEN'S
Yes

RYERSON
Yes

TORONTO
Yes (Group Life and Survivor income Benefit, Long Term Disability and Pension Plan)

TRENT
Yes

WATERLOO
Yes

WESTERN
Yes

WLU
Yes

WINDSOR
Yes

YORK
Yes

How do you communicate your benefit programs to employees?

TYPES

Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
BROCK Annually	On Appointment & as updated	Annually	Upon appointment	Pre-Retirement or as requested	---
CARLETON Annually	On Appointment	On Request	On Request	On Request and Prior to Retirement	Periodically through Personnel Office Newsletter
GUELPH Annually	On Appointment	As Requested	Conducted with each new and retiring employee	Conducted with each new and retiring employee	New pension disclosure complying with regulations
LAKEHEAD Annual for Pension Only	On Appointment	On appointment	---	As requested by Employee	Periodic updating and redistribution of benefit booklets and benefit change notices
LAURENTIAN Annually	On Appointment	---	---	As Requested by Employee	---
MCMASTER Annually	On Appointment	On Appointment	On Request	On Request and prior to retirement	Formal Pre-retirement counselling program introduced 1983
O.I.S.E. Annually	On Appointment	On Appointment	On appointment and ongoing programs.	As requested	---
OTTAWA Annually	On Appointment	On Appointment	On Request	On Request	---
QUEEN'S Annually	On Appointment	On Appointment	On Appointment and on request	On Request and prior to retirement	Annual Pension Meeting, periodic communications and retirement planning seminars.

How do you communicate your benefit programs to employees?

TYPES

Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
RYERSON Annually Pension Only	On Appointment	---	On Request	As Requested	---
TORONTO Annually	On Appointment On Request	On Appointment On Request	On Appointment: Conducted with new and retiring employees; benefit information sessions on department request.	As Requested and Prior to Retirement	Periodically through University paper and annual benefit change letter.
TRENT Annually	On Appointment	Included in Staff Association Agreement	On Appointment and when coverage changes	On Request	Periodically Through University Paper
WATERLOO Annually	On Appointment	---	On Appointment	On Request	Periodically Through University Paper, Personnel Newsletter
WESTERN Annually	On Appointment	---	On Appointment	On Appointment and prior to Retirement	Annual Pension Meetings and periodic communications
W.L.U. Annually	Annual	Annual	As Required	On Appointment	Periodic Benefits Bulletins
WINDSOR Annually	On Appointment	On Appointment	On Appointment & seminars	On Request	Annual Benefit Statement
YORK Annually	On Appointment	Annually	On Appointment	On Request	periodically through benefit bulletins.

Are you planning any changes to your benefit plans this next year either in the benefits themselves or in the cost sharing arrangements?

BROCK

No

CARLETON

No

GUELPH

Continuing Academic-Administration Committee to review Pensions & Benefits. Early Retirement Policy being formulated. Benefits for part-time employees being pursued. Increased disclosure of the pension plans and benefits to employees.

LAKEHEAD

University Benefits Committees will be reviewing all facets of our group insurance and benefits program.

LAURENTIAN

The Benefits Committee will be reviewing our group insurance plans.

MCMASTER

NONE

O.I.S.E.

Faculty - Agreed to Add: Vision Care, Hearing Aids and Improved Retiree Benefits - Dental Plan Upgraded
Support Staff - Under Review

OTTAWA

Yes possibly. O.H.I.P. (cost-sharing) Major Medical (improvements) Vacation leave (improvements)

QUEEN'S

NONE

RYERSON

Pension Plan
1) Refund interest rate from 3% to 5% - effective January 1, 1978
2) Formalization of notional pensionable salary for those on reduced workload. Effective Jan. 29, 1979.
3) "notional pensionable salary" means the amount designated as such by the Employer, which a regular employee who has been placed by the Employer on a sabbatical reduced workload and reduced remuneration, pursuant to the terms of any applicable collective agreement or of any policy of the Employer, would be receiving from time to time as remuneration from the Employer if his workload and his remuneration had not been reduced.

TORONTO

(A) Pension Plan
  1. currently under review for possible improvements and changes concerning flexible and early retirement options.
  2. currently reviewing the Part-time Pension Plan for possible improvements over the next year or two to bring it in line with the Full-time Plan;
(B) Consideration of an Employee Benefits Plan to be implemented early in 1986.
(C) Probable implementation of a Vision Care Plan in 1986-87.

Are you planning any changes to your benefit plans this next year either in the benefits themselves or in the cost sharing arrangements?

TRENT

Yes - changes in cost sharing for OHIP and Dental Plans; improved coverage in Dental Plans; improved coverage in long-term disability insurance; improved Housing Loan (Mortgage) Policy; improved Free Tuition Policy.

WATERLOO

Pension and Benefits Plans currently under review by the Pension and Benefits Committee in consultation with Mercers. 95% supplement with respect to maternity leave, actively being considered for faculty and staff. Deferred Salary Leave Plan has been implemented contingent on D.N.R. approval.

WESTERN

Effective January 1, 1986 the deductibles under the Supplemental Health Insurance Plan will be eliminated for all regular full-time members of staff.

WLU

Possible update of ODA schedule in Dental Plan

WINDSOR

Faculty - Gr. Life 3 x Sal. Max. $200,000
Eff. July 1/85 L.T.D. 80% of Sal. Max $3500.00 monthly benefit
Executives " " " " " " "

YORK

changes to benefit plans are negotiated

Do you provide accidental death and dismemberment insurance on a voluntary basis or through your life insurance contract?

BROCK

AD & D is compulsory at same volumes of insurance as life insurance but a separate policy.

CARLETON

No

GUELPH

No

LAKEHEAD

On a voluntary basis

LAURENTIAN

Through our life insurance contract

MCMASTER

On a voluntary basis

O.I.S.E.

through life insurance contract - slight variation in maximum, coverage is compulsory.

OTTAWA

On a voluntary basis

QUEEN'S

No

RYERSON

On a voluntary basis

TORONTO

No

TRENT

Life insurance and survivor income through group life policy; death benefit through pension plan. No dismemberment insurance.

WATERLOO

No

Do you provide accidental death and dismemberment insurance on a voluntary basis or through your life insurance contract?

WESTERN

On a voluntary basis.

WLU

Through the life insurance plan

WINDSOR

Through group life contract - Citadel General

YORK

On a voluntary basis.

Please describe your maternity leave policy for staff and faculty

BROCK

Staff: Provisions for Maternity Leave are set out in the Employment Standards Act (Ontario) which provides for leave without pay for a period of 17 weeks.

A staff member who has been employed for one year and eleven weeks is entitled to return to her previous position or a position of a comparable nature without a reduction in salary.

The staff member may initiate the leave within eleven weeks of the expected date of delivery. She must provided two weeks written notice of her intention to take the leave and provide her employer with a doctor's statement which sets out the expected date of delivery.

She may not return to work for a period of six weeks following delivery unless her doctor provides written consent to return within the six week period.

The University may provide extensions to the above periods of leave as they are requested and if they are reasonable under the circumstances.

Faculty:
Eligibility: Those eligible for maternity leave must be full-time faculty employed for 12 months per year and continuously employed at Brock University for at least 12 months plus 11 weeks. In special circumstances, other full-time female faculty may also be considered eligible.
Length of Leave: Normally, leave will be granted for a maximum period of seventeen weeks. Leave may voluntarily be shorter than this period, although if a women wishes to work before six weeks' post-delivery, a medical certificate is required. If the Pregnancy results in medical complications, leave will be extended, but will not exceed six months in total.
Distribution of Leave: The employee is entitled to begin her maternity leave at any time within eleven weeks before the expected date of birth. She must, however, give the University three months' notice in writing of the date upon which she intends to begin her leave and a medical certificate indicating the expected date of birth. She is entitled to a fixed minimum post-natal leave of six seeks after the actual date of the birth or ending after no more than seventeen weeks from the beginning of the leave, whichever is later.
Sabbatical Leave: Where an entitlement to maternity leave occurs during the faculty member's sabbatical leave, she will be treated as if she were fulfilling her normal sabbatical commitments during that period.
Tenure, Promotion and Merit: In view of the fact that a maternity leave may reduce the faculty member's time for research and other duties, and hence place her in an unfavourable position with respect to a pending tenure or promotion decision, it is recommended that such decisions may be postponed for a maximum one one year at the faculty member's request, regardless of the number of leaves taken during that period. Merit rating decisions shall ignore the period during which a faculty member is one maternity leave.
Benefits: Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.
Salary and Responsibilities: Current salary will continue for two weeks of maternity leave, and 95% of current salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the woman should apply for sick leave pay and/or long term disability pay. If the leave occurs during a time when the woman has scheduled teaching commitments to the University, she will be expected to cooperate with her department in scheduling and workload in order to minimize staffing difficulties. She will not, however, be expected to make up teaching time lost while on maternity leave, but she will be required to make up any other teaching time lost as a consequence of a maternity leave. For example: If a women takes maternity leave during the period of November through February, and as a result of this cannot be assigned to any teaching duties in September and a October, March and April, she will be required to make up teaching time lost during those four months of September, October, March and April.

CARLETON

Staff: (a) The University grants maternity leave on request in accordance with the provisions of the Employment Standards Act of Ontario. Employees with continuing appointments who are eligible for maternity leave and U.I. benefits receive from the University, 95% of normal salary less U.I. benefits for a maximum period of seventeen weeks from the commencement of the leave. While on maternity leave, employees continue to participate in the University benefit plans on a normal cost sharing basis.

(b) Upon request, the employee may be granted up to three (3) months' leave of absence, without pay, in addition to the standard maternity leave. Such permission shall not be unreasonably withheld. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

Please describe your maternity leave policy for staff and faculty

CARLETON (cont'd)

Faculty: An employee shall upon applications be granted maternity leave subject to the following conditions:

(a) Application for maternity leave shall be made fifteen (15) weeks prior to the expected termination of the employee's pregnancy and shall be supported by a certificate from a qualified member of the medical profession.
(b) The employee shall have the right to continue her regular duties during pregnancy.
(c) All female members shall be eligible after the first year of their employment with the University.
(d) The maximum period of maternity leave shall be seventeen (17 weeks). If additional time is required the employee may apply for leave without pay pursuant to Article 20.1.
(e) For the first twelve (12) weeks (or less if the leave is of shorter duration) of maternity leave the employee shall continue to receive her regular salary. The employer shall maintain regular contribution to her benefit plan.
(f) For the last five (5) weeks (or less if the leave is of duration shorter than seventeen (17) weeks) of maternity leave the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the University's benefit plans.
(g) Maternity leave shall count as time worked when calculating such items as sabbatical entitlement, years to tenure, promotion and credited service for the Retirement Plan.
(h) On returning from maternity leave the employee shall be placed in her former position or in a position equivalent to her former position with no loss of seniority.
(i) The employee shall advise her immediate supervisor of her intention to return at least two (2) weeks prior to the intended date of return.

GUELPH

In compliance with the Employment Standards Act, the following policy is to apply throughout the University to govern the granting of leave for purposes of childbirth.

1. (a) Any female employee of the University is eligible to receive maternity leave for a period of up to seventeen (17) consecutive weeks which includes the date of birth, provided she has been employed for at least twelve (12) months and eleven (11) weeks immediately preceding the estimated date of delivery.
   (b) The employee will receive 95% of normal salary less applicable U.I. maternity leave benefits for a maximum period of seventeen (17) weeks from the commencement of the leave, providing that such employee: (i) is eligible for maternity leave; (ii) has a regular full-time appointment with the University; (iii) is not receiving other earnings or payments, such that her combined weekly income (including U.I. maternity leave benefits, supplementary payments from the University and other earnings) does not exceed 95% of normal weekly earnings.
   (c) The employee must apply for unemployment insurance benefits before the supplementary income from the University becomes payable, and the employee must provide proof that U.I. benefits are being received. An employee disentitled or disqualified from receiving U.I. maternity leave benefits is not eligible to receive supplementary payments from the University.
   (d) The employee may not claim any other form of supplementary benefits during the period of leave.
2. While on maternity leave, the employee will continue to receive University benefits on a normal cost sharing arrangement; however, participation in the Pension Plan is optional.
3. (a) The employee shall give at least two (2) weeks written notice to her Supervisor or Chairman of her intent to commence a leave of absence because of a pregnancy, and at that time will furnish a certificate signed by a legally qualified medical practitioner stating the employee is pregnant and giving the expected date of delivery.
   (b) Six (6) weeks of the maternity leave must be used after the date of actual delivery. A shorter period of time may only be granted with a medical certificate, signed by a legally qualified medical practitioner, stating that the employee is able to resume her duties. In any event, if the Supervisor/Chairman is not certain of the employee's physical ability to perform her duties, he/she may request medical certification of such ability.
4. If additional leave is required beyond the maternity leave, the employee may request leave without pay or vacation leave entitlement.
5. It is expected that the employee will return to the University for at least one (1) year following a maternity leave.
6. The employee proceeding on maternity leave shall not forfeit any accrued employment benefits save for the right to accrue sick leave credits during her period of absence.

Please describe your maternity leave policy for staff and faculty

LAKEHEAD

Staff: Maternity Leave available after 6 months' continuous service. Employee resumes her previous position upon return to work. Length of service and vacation credits are not reduced by maternity leave.

Faculty: Entitled to seventeen weeks maternity leave, which may commence at any time during the eleven weeks prior to the expected date of delivery and which shall continue at least six weeks after the date of actual delivery unless the member provides the Dean with a certificate from a qualified Physician stating that her health will permit her to perform her usual duties. Maternity Leave shall be taken without pay.

- A member is entitled to three days paid leave at the time of receiving an adopted child.
- A member taking paternity or adoption leave shall give the Department Chairman as much advance notice as possible of the taking of the leave and shall be responsible for arrangements to cover his/her absence. A member shall confirm in writing to the Dean the duration and reasons for such leave upon his/her return to the University.
- A male member is entitled to three days paid leave at the time of the birth of his child.
- A member who is on any other form of approved leave, whether paid or unpaid, is not eligible for paternity or adoption leave.
- The Dean may authorize unpaid extensions to maternity/paternity/adoption leaves.

LAURENTIAN

Faculty: A full-time female member shall be granted maternity leave subject to the following conditions:

(a) The member shall be entitled to a paid leave of absence providing she has completed at least twelve (12) months and eleven (11) weeks of continuous service with the University.

(b) The duration of the leave shall be in accordance with the Employment Standards Act (Ontario) which provides leave for a period of seventeen (17) consecutive weeks.

(c) The leave may commence at any time during the eleven (11) weeks preceding the expected date of delivery.

(d) Any period of absence immediately preceding or following such maternity leave will be considered leave of absence without pay.

(e) The Member shall make written application to the Dean/Chief Librarian two (2) weeks prior to the date she intends to commence her leave, and at that time will provide the University with a certificate from a legally qualified medical practitioner stating that the Member is pregnant and her expected date of delivery. The Member shall give due regard to the need of the University for early notice of a prolonged period of leave, and application for maternity leave shall be made as early as possible in advance of the expected delivery date.

(f) The Member shall not return to work prior to the expiration of six (6) weeks following the actual date of delivery. A shorter period of time shall only be granted with the approval of a legally qualified medical practitioner.

(g) The Member shall advise in writing her unit head and the Dean/Chief Library of her intention to return to work two (2) weeks prior to the scheduled completion of her leave.

(h) If a maternity leave happens to occur during the course of a study, sabbatical or unpaid leave, the Member shall continue to receive the stipend which is consistent with the study, sabbatical or unpaid leave taken.

Administrative Staff Association, Canadian Union of Public Employees and the Support Staff Association

Sub-Plan Maternity

a) The objective of the plan is to supplement unemployment insurance benefits up to 95% of the employee's normal weekly earnings during maternity leave. Up to 17 weeks of maternity leave will be granted in accordance with the Employment Standards Act (Ontario).

b) This plan covers only temporary unemployment due to pregnancy.

c) The leave may commence at any time during the eleven (11) weeks preceding the estimated date of delivery.

d) The employee shall make written application to the Director of Personnel at least two (2) weeks prior to the date she intends to commence her leave. The application shall include a certificate from a legally qualified medical practitioner stating the estimated date of delivery.

e) No employee shall be required to return to work earlier than six (6) weeks following her actual date of delivery, nor shall she be permitted to do so unless she has the approval of a legally qualified medical practitioner.

f) The employee shall be reinstated in her former position provided the leave taken is not longer than the leave provided by the Act except where an extended leave has prior approval from the University.

g) The employee shall continue to accumulate vacation credits and seniority during her leave.

Please describe your maternity leave policy for staff and faculty

LAURENTIAN (cont'd)

h) During the period of maternity, the University shall continue to pay the employer's share of all benefits in which the employee is registered at the time of the leave excluding contributions to the Laurentian University Pension Plan.

i) The duration of the plan is 1 year, effective July 1/85 to June 30/86.

j) An employee will be eligible for SUB payments if she qualifies for and is entitled to Unemployment Insurance maternity benefits. However, an employee will also be eligible for SUB payments when she is not receiving unemployment insurance because she is serving the UI waiting period or because she has received all the UI benefits payable to her.

k) Benefits payable under the plan are a sum, which combined with gross UI benefits equals 95% of the employee's normal weekly earnings.

MCMASTER

Intent: This policy is designed to facilitate reasonably flexible arrangements for the benefit of families at the time of the birth or adoption of children.

Eligibility: a) Full-time and regular part-time faculty and staff members who have at least one year's continuous service with the University prior to the estimated date of delivery or adoption of a child (or children) may request and will be granted a maternity leave.

b) Faculty and staff members who are already in a period of notice due to their resignation or to the University's decision to discontinue their employment, are not eligible for maternity leave.

Length of Leave: a) A leave will normally be granted to a maximum of six months. b) In exceptional circumstances, a leave may be extended beyond the six month period, at the discretion of the appropriate dean or supervisor and in the case of support staff with the approval of the Manager, Employee Relations. c) A doctor's note will be required should the faculty or staff member wish to return to work within six weeks of the birth of her natural child. (Employment Standards Act, Section 36 (5)). d) Faculty and staff members are normally expected to give one month's notice of the date of return to work, should this be different from the previously agreed date - For the first two (2) weeks of leave the University will pay 95% of her regular salary. - During the following fifteen (15) weeks of maternity leave the staff member will receive retroactively from the University a salary payment equal to the difference between 95% of the employee's regular salary and the amount of unemployment insurance maternity benefits the employee is receiving (or that she would be expected to receive if she qualified for benefits). Please see note below. When the staff member returns to work it is the responsibility of the department to reinstate the staff member in the same position, or a comparable position at the same level in the same occupational groups.

Salary for Faculty: a) If the faculty member's schedule can be arranged so that the time taken for maternity leave falls within the "continuous period of three months free from scheduled commitments to the University" (as defined in the load teaching document), salary will be continued for that period. when mutually suitable arrangements can be made to fulfill her University responsibilities, maternity leave, with full salary, will be granted to the faculty member for six additional weeks. These weeks will be scheduled before and/or after the core period of leave, in such a way that the total leave will not exceed three months plus six weeks.

b) Any faculty member who is unable to arrange for a leave within the "continuous period of three months free from scheduled commitments to the University", will be entitled to paid maternity leave for up to seventeen (17) weeks as described above for staff. It is understood that under these circumstances there is no requirement for a faculty member to carry over or otherwise make up her regularly scheduled teaching commitments for the period of the leave.

NOTE: All payments made under this policy must be in accordance with the agreement filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance regulations. As part of these requirements all such payments by the University can only commence when the faculty or staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of an insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commission's waiting period. Faculty and staff members should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

O.I.S.E.

Professional & General Support Staff: Employees are entitled to a maximum of 17 weeks maternity leave without pay and shall return to same position or comparable position if credited with one year or more service. Any extension or such leave must be authorized. Any request for reduction of such leave must be supported by physician's recommendation. Full vacation and sick leave credits accrue and are credited retroactively upon return to work. Membership in Pension Plan is suspended. Other benefits continue during maternity leave with full cost paid by employer.

Faculty: No formal policy at present time.

Academic Support Staff: a) The Employer shall continue to provide employees with Maternity Leave Benefits at least equivalent to those presently in effect.

b) An employee on Maternity Leave shall be paid a maternity leave allowance to maintain her income at ninety-five (95%) of her most recent salary preceding the leave, providing that the employee is eligible for maternity leave benefits according to the Unemployment Insurance Commission Regulations and an employee on a paid maternity leave as specified above shall remain in the pension plan.

CUEW Members: In respect of the period of maternity leave, payments will consist of the following:

(a) For the first two (2) weeks, payments equivalent to ninety-three percent (93%) of her regular weekly wage; and

(b) Up to fifteen (15 additional weeks, payments equivalent to the difference between the UI benefits the employee is eligible to receive and ninety-three percent (93%) of her regular wage.

Please describe your maternity leave policy for staff and faculty

OTTAWA

Support Staff

Any female member who has a regular position requiring fifteen (15) hours of work per week and who has completed twelve months of continuous service is eligible for a maternity leave and for the following benefits:

a) A seventeen (17) weeks maternity leave.

b) The University will continue to pay one hundred per cent (100%) of the regular basic earnings for an initial period of fourteen (14) calendar days.

c) During the following fifteen (15) weeks of maternity leave, the employees will receive their normal unemployment insurance benefits and the University will supplement their income to a level equivalent to ninety-five per cent (95%) of their normal salary.

d) The employee shall continue to accumulate full vacation leave during her maternity leave.

Faculty members - same as support staff.

The University must keep the position of an employee (Support and Faculty) on maternity leave available only until the end of the seventeen week (17) period of maternity leave or the six-week (6) period of post-natal leave whichever is the later.

Adoption Leave: Same as Maternity Leave Policy for both faculty and support staff.

Paternity Leave: Fathers are entitled to two days leave to be taken in the first month after the birth of a child.

QUEEN'S

The University's maternity and adoption leave policy applies to the following female members of staff:

a) Academic or support staff who have been employed continuously for one year or more at Queen's and who hold a current appointment of a year's duration or longer.

b) Support staff or adjunct academic staff who have held five or more successive term appointments of less than one year's duration.

Any other person employed by the University and not covered in a) or b) above may be eligible for some form of maternity leave without pay in accordance with the Employment Standards Act.

The maternity leave which can be up to six months in duration should commence not later than that point in the pregnancy when the staff member can no longer perform the normal requirements of her job without risking any damage to the health of the mother or child. The leave normally should extend at least six weeks after the actual termination of the pregnancy. This six week period may be shortened at the request of the staff member supported by a written statement from her physician which confirms that she may return to work earlier. At least one month's notice would normally be given by the staff member indicating when she intends to return to work. At the conclusion of the leave the person would return to her previous position or to a position in the same type and salary grade within the same department.

A decision regarding granting of tenure to a faculty member on maternity leave may be postponed for one year at the faculty member's request.

During maternity leave the following salary and benefit provisions will apply on the understanding that the individual is committed to return to regular employment with the University following the end of the leave:

a) The University will pay 95% of the normal basic earnings for the first two weeks of maternity leave. (See Note)

b) During the following fifteen weeks of the maternity leave the employee will receive from the University a salary payment equal to the difference between 95% of the employee's normal basic earnings and the amount of unemployment insurance maternity benefit the employee is receiving or that which she would be expected to receive is she qualified for benefits. (See Note)

c) Any period of leave beyond the seventeen weeks shall be without pay.

d) During the full maternity leave both the staff member and the University shall continue to pay their respective shares of the costs of her coverage under the various staff benefit plans.

e) Vacation credits will continue to accrue while a person is on maternity leave provided she returns to work for at least one month.

f) A female staff member who adopts a child is subject to the same rights and obligations as those granted for maternity leave. The leave commences when the child is received.

Please describe your maternity leave policy for staff and faculty

QUEEN'S (cont'd)

g) Unusual pregnancy or birth situations may occur where the normal application of this policy may be inappropriate. Such special cases should be reviewed with Personnel Services.

Note: All payment made under this policy (except those for adoption leave under f above) must be in accordance with the agreement that had to be filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance regulations. As part of these requirements all such payments by the University can only commence when the staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of any insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commissions waiting period. Staff should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

RYERSON

CUPE - Follow Employment Standards Act - all benefits continued - Ryerson pays 93% of salary for first two weeks, after that pays 93% of salary less the U.I.C. benefit for 15 weeks - pension contributions based on salary paid during leave.

TORONTO

Faculty & Administrative Staff - SUB Maternity Leave Plan (effective July 1, 1984)

The objective of the Plan is to supplement Unemployment Insurance benefits up to 95% of regular earnings during the period of maternity - 17 weeks in accordance with the Employment Standards Act (Ontario). Written application and a copy of the Doctor's certificate indicating the expected date of delivery is required at the earliest date prior to commencement of maternity leave. The first two weeks, while in the U.I.C. waiting period, the University pays 95% of salary and the following 15 weeks the University pays the difference between U.I. benefits and 95% salary after expiry of maternity leave the staff member is reinstated to her former position with no loss of vacation credit or seniority. Benefit plans are continued through regular payroll deduction with regular subsidies throughout the period of maternity. If a staff member should return to work prior to the required 6 week post delivery period then a letter from a legally qualified medical practitioner is required approving the early return.

In the event that the faculty or administrative staff member is unable or unwilling to make the commitment to return to her duties at the University following her confinement or she will not meet the one year of continuous service as of the expected date of delivery she can request maternity leave without pay for up to a maximum of 17 weeks. The University will continue its regular portion of benefit premiums for the duration of the maternity leave and the employee is required to pay her portion by personal cheque.

Faculty & Administrative Staff SUB Adoption Leave Plan (effective July 1, 1985)

Same as above SUB Maternity Leave Plan with the provision that leave is granted to only one adoptive parent (if both staff of U of T) and the leave is to commence at the time the child(ren) are scheduled to arrive in the adoptive home. Plan is consistent with U.I. and legislated regulations.

TRENT

Staff:

A staff member is entitled to a flexible seventeen (17) week unpaid leave of absence for pregnancy provided the member has a minimum of ten (10) months continuous service prior to the expected date of delivery as indicated by her medical certificate. The member is required to give two (2) weeks written notice of the date on which she intends to begin her leave. All members may begin their leave at any time within eleven (11) weeks before the expected date of delivery. The University may initiate the leave if it can be shown that the member cannot manage her normal workload adequately or that conditions dangerous to her unborn child or herself might prevail. If a staff member is required to be absent for a period longer than seventeen (17) weeks as certified by a legally qualified medical practitioner, or if her work is materially affected by her pregnancy, and the University requires an extension of leave, any further leave period is covered under the University's sick leave policy. The staff member is entitled to not less than six (6) weeks post-natal leave after the date of birth. The Employment Standards Act insures the right of the employee to return to the same or a comparable job without loss of seniority or benefits or drop in salary, if pregnancy leave of no longer than seventeen (17) weeks is taken. During this leave, the total cost of continuing membership in the University's benefit plans, except the Pension Plan, will be borne by the University, and any replacement will be a casual appointment. At least four (4) weeks before the expiration of the pregnancy leave, a staff member may apply to the Department of Staff Relations for an additional leave of absence without pay for up to twelve (12) weeks. This request for additional leave shall not be unreasonably denied subject to workload requirements. Vacation credits are not accrued during pregnancy leave, but if the staff member returns to work on a regular basis, leave of absence is accumulated as time worked for seniority purposes.

Please describe your maternity leave policy for staff and faculty

TRENT (cont'd)

Maternity and Adoption Leave Sub Plan: After a staff member has been employed at Trent University for one year, she can file for maternity or adoption leave under this sub plan. Under this plan the University will pay 95% of the staff member's normal salary or wages for the first two (2) weeks and for the next fifteen (15) weeks, the University will supplement the benefit paid by the Unemployment Insurance Commission so that the total from both sources will equal 95% of salary or wages. After the first two (2) weeks, the recipient will be required to produce a record of payment from the Unemployment Insurance Commission before the University can pay the supplement. To be eligible for this benefit, a staff member must have worked at Trent University for twelve (12) months and be planning to return to work at the end of seventeen (17) weeks for a period equal to the period of leave. An agreement must be signed by the candidate promising to repay the University the University's portion if the staff member decides not to return to work. During this period of leave, the cost of continuing in the benefit plans will be shared as if the staff member were fully employed. During maternity leave vacation credits do not accrue unless the staff member returns to work at the end of seventeen (17) weeks for a period of seventeen (17) weeks.

Faculty:
In the light of the on-going professional responsibilities of members, the Board agrees to continue the past practice of allowing female members to choose up to 17 weeks of pregnancy and maternity leave preceding and/or following the expected date of birth without loss of salary and benefits.

Paternity and Adoption Leave:
Upon giving proper notice, a member shall be entitled to leave with full salary and benefits of up to five days on the occasion of becoming a father or adopting a child.

WATERLOO
Staff
- 17 weeks Maternity Leave - No Pay
- Employee may work until she can no longer perform her duties comfortably.
- Employee may not return to work until the 7th Monday after the birth of her baby.
- Employee continues to accrue vacation credits while on maternity leave, provided she returns to work for at least 1 month.

Faculty
no formalized policy at present

WESTERN

Effective November 1, 1985 - Administrative and Academic Staff excluding members of Certified Bargaining Units - CUPE, CGA, and Engineers.
Policy 1.) The University of Western Ontario provides for pregnancy leave for members of the regular full-time administrative and academic staff (hereafter referred to as member) who have worked for the University for at least one year as of the probable date of delivery. 2.) A member is expected to work for the University for at least six months following the date of her return from her pregnancy leave. Should a member not satisfy this condition, she will be indebted to the University for the sum of the monies paid to her by the University during her pregnancy leave. 3.) Pregnancy leave is a flexible leave for up to seventeen weeks with pay and benefits as specified in Section 4 and 5. 4.) A member who qualifies for pregnancy leave under the provisions of this Pregnancy Leave Policy is eligible for: (i) 95% of the salary at the time of the initiation of the leave paid by the University for the initial two-week waiting period prior to the commencement of Unemployment Insurance benefits; and (ii) the difference between Unemployment Insurance benefits and 95% of the salary at the time of the initiation of the leave, not to exceed fifteen weeks, paid by the University, provided the member makes application for and qualifies for Supplemental Unemployment Insurance benefits. In no case will the total amount of the Supplemental Unemployment Benefits, unemployment gross benefits and any other earnings received by the member exceed 95% of the member's salary at the time of the initiation of the leave. 5.) During the period of paid pregnancy leave, the University will continue the member on full benefits through regular payroll deductions. 6.) Pregnancy leave may be initiated by that member at any time within eleven weeks of the expected delivery date. 7.) Pregnancy leave ends six weeks after the actual date of birth or no later than seventeen weeks from the beginning of the leave, whichever is later. 8.) Leave in excess of seventeen weeks required for medical reasons relating directly to a member's pregnancy and/or delivery of an infant may be treated in accordance with the University's Sick Leave Policy. In such case, the member should immediately contact the Chairman, Dean, Budget Head, or supervisor. 9.) Leave of absence in excess of the seventeen-week period, except for medical reasons (see 8 above), may be taken without salary in accordance with the University's Policy on Leave of Absence Without Salary. 10.) Eligible members may apply for reasons of pregnancy, for reduced responsibility in accordance with the University's Reduced Responsibility Policy. 11.) There is not accumulation of vacation entitlement during this leave. 12.) This policy will remain in effect until 1 July 1988, at which time it may be renewed following amendments as deemed appropriate and resubmission for approval to the Canada Employment and Immigration Commission.

WILFRID LAURIER

Staff: Maternity Leave is granted in accordance with the provisions of the Employment Standards Act of Ontario.
Faculty: Maximum leave of 6 months with full salary and benefits.

Please describe your maternity leave policy for staff and faculty

WINDSOR

Staff: 17 weeks unpaid. Up to 6 months unpaid with medical certificate
Faculty: 17 weeks with 13 weeks being paid.

YORK

Faculty:
Maternity, Paternity, and Adoption Leave: A female employee shall be granted maternity leave with full salary and benefits for a period of up to (17 seventeen weeks, to be taken at the discretion of the employee during the period(s) preceding and/or following the birth of her child or, for a period of up to (8) eight weeks during the period immediately following her adoption of an infant (ie. less than two years old at the time of adoption). An employee shall, if she so chooses, have the right to continue with her regular duties during pregnancy. Should the health of the mother or child require additional time off from University duties, the employee may apply to her Dean/Director of Libraries for a leave of absence without pay for an additional period of up to twelve (12) weeks. Application for maternity leave shall be made as early as possible in advance of the expected delivery date. The employee shall give due regard to the need of the University for early notice of a prolonged period of leave.

The teaching/professional and service responsibilities of an employee on maternity leave of less than one month shall normally be assumed by her colleagues without additional expense to the Employer. If an employee takes maternity leave of longer than one month, the Employer will normally arrange for a substitute or shall provide appropriate remuneration or other compensation to colleagues who assume her duties.

Leave with full salary and benefits of up to five (5) days shall be granted to a male employee on the occasion of the birth of his child. The teaching/professional and service responsibilities of employees on paternity leave shall normally be assumed by their colleagues without additional expenses to the Employer.

Leave of absence of up to five (5) days shall be granted to employees upon the adoption of a child. Employees in this case shall provide the Dean/Director of Libraries or Chairperson (where applicable) with as much notice as possible of impending adoption for which leave is to be taken. The teaching/professional and service responsibilities of employees on adoption leave shall normally be assumed by their colleagues without additional expenses to the Employer.

Support Staff (Including C.U.P.E. & Security)

Pregnancy, Paternity, and Adoption Leave

An employee who is pregnant and who has been employed by the University for a period of at least 12 months immediately preceding the estimated day of her delivery, shall be entitled upon her application to a leave of absence without pay of at least seventeen weeks, or such shorter leave as she may request, commencing during the eleven weeks immediately preceding the estimated day of her delivery.

The University's regular portion of the employee's benefit premiums shall continue to be paid during pregnancy leave, and the employee shall continue to accrue seniority for the duration of such leave.

No employee shall be required to return to work following pregnancy leave earlier than six weeks following her actual date of delivery; nor shall she be permitted to do so unless she has given one week's notice of her intention to return and has furnished her Supervisor with the certificate of a legally qualified medical practitioner stating that she is able to resume her work.

An employee shall give her Supervisor two weeks' notice in writing of the day upon which she intends to commence her pregnancy leave, and shall furnish her Supervisor with the certificate of a legally qualified medical practitioner stating that she is pregnant and giving the estimated day upon which delivery will occur.

An employee who intends to resume her employment on the expiration of her pregnancy leave shall inform her supervisor of her approximate date of return when she applies for leave. If the leave requested is not longer than the leave allowed by law, upon her return to work she shall be reinstated in her former position. If the employee requests a further leave of absence, without pay, Article 14 - Leave of Absence Without Pay will apply.

The University may require a pregnant employee to commence leave at any time when the duties of her position cannot reasonably be performed by the pregnant woman, or the performance of her work is materially affected by the pregnancy. Any grievance arising from such decision shall be initiated at Step 3.

Please describe your maternity leave policy for staff and faculty

YORK (Cont'd)

A leave of absence with pay shall be granted for up to three days for paternity leave or adoption.

Professional and Managerial Staff
Effective September 1st, 1979

A female employee, who has been employed by the University for a period of at least twelve months immediately preceding the estimated date of delivery of her child, shall be granted maternity leave with full salary and benefits for a period of up to fifteen weeks plus two additional weeks without pay to be taken at an appropriate time during the period immediately preceding and/or following the birth of her child. The University may require the employee to commence maternity leave at a specific time should it be evident that she cannot reasonably perform the duties of her position.

ONTARIO HEALTH INSURANCE PLAN

University	Type of Cost Sharing Commitment	Employee Premium		Employer Premium	
BROCK	Maintenance & Housekeeping percentage basis	NIL		100%	
	All other employees fixed dollar	NIL		Single	29.75
				Family	59.50
CARLETON	0% of Premium	Academic Union			
		Single	29.75	Single	NIL
		Family	59.50	Family	NIL
	90% of Premium	C.U.O.E. & G.W.			
		Single	2.97	Single	26.78
		Family	5.95	Family	53.55
	75% of Premium	Union and Union Exempt Support Staff			
		Single	7.44	Single	22.31
		Family	14.87	Family	44.63
	100%	All Others			
		Single	NIL	Single	29.75
		Family	NIL	Family	59.50
GUELPH	66 2/3% of Premium	Single	10.20	Single	19.55
		Family	20.88	Family	38.62
LAKEHEAD	100% of premium.	Single	NIL	Single	29.75
		Family	NIL	Family	59.50
LAURENTIAN		Single	NIL	Single	29.75
		Family	NIL	Family	59.50
MCMASTER	73.5% of Premium	Single	7.88	Single	21.87
		Family	15.77	Family	43.73
O.I.S.E.	50% of Premium	Faculty	Single	14.87	
		Family	29.75	Single	14.88
				Family	29.75
	100% of Premium	Academic Support, General Support and Professional			
		Single	NIL	Single	29.75
		Family	NIL	Family	59.50
OTTAWA	25% of Premium	Single	22.31	Single	7.44
		Family	44.62	Family	14.88

ONTARIO HEALTH INSURANCE PLAN (Cont'd)

University	Type of Cost Sharing Commitment	Employee Premium		Employer Premium	
QUEEN'S	66 2/3% of Premium	Single	9.92	Single	19.83
		Family	19.83	Family	39.67
RYERSON	100% of Premium	NIL		100%	
TORONTO	58% of premium	Single	12.50	Single	17.25
		Family	24.99	Family	34.51
TRENT	50% of premium effective July 1, 1985	Faculty			
		Single	14.88	Single	14.87
		Family	29.75	Family	29.75
	100% of premium effective March 1, 1986	Staff NIL		100%	
WATERLOO	77% paid by University	Single	6.84	Single	22.91
		Family	13.68	Family	45.82
WESTERN	Faculty - 18.85% of Premium	Single	24.14	Single	5.61
		Family	48.28	Family	11.22
	Staff - 50% of Premium	Single	14.87	Single	14.88
		Family	29.75	Family	29.75
	C.U.P.E. - 90% of Premium	Single	2.97	Single	26.78
		Family	5.95	Family	53.55
	P.T. Temp - 50% of Premium	Single	14.87	Single	14.88
		Family	29.75	Family	29.75
WLU	100% of Premium	NIL		100%	
WINDSOR	100% of Premium	NIL		100%	

ONTARIO HEALTH INSURANCE PLAN (Cont'd)

University	Type of Cost Sharing Commitment	Employee Premium		Employer Premium	
YORK	90% of Premium	Support Staff			
		Single	2.97	Single	26.78
		Family	5.95	Family	53.55
	50% of Premium	Prof. & Managerial			
		Single	14.87	Single	14.88
		Family	29.75	Family	29.75
	40% of Premium	Faculty			
		Single	17.85	Single	11.90
		Family	35.70	Family	23.80
	85% of Premium	I.U.O.E.			
		Single	4.46	Single	25.29
		Family	8.93	Family	50.58
	85% of Premium	C.U.P.E.			
		Single	4.46	Single	25.29
		Family	8.93	Family	50.58
	90% of Premium	U.P.G.W.A.			
		Single	2.97	Single	26.78
		Family	5.95	Family	53.55
	Not Based on %	Post Doc.			
		Single	24.25	Single	5.50
		Family	54.00	Family	5.50

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
BROCK								
Up to $5 for private hospital room, charges of registered nurse, pres. drugs & medicines, diagnostic x-ray & lab exams, x-ray radium, radioactive isotopes therapy, rental of iron lung, hospital bed, etc., purchase of artificial eyes, local ambulance service, anaesthesia and oxygen. Eyeglass rider to $80 in a 2 year period.	All full-time faculty and staff	Upon appointment	$10. S $20. F	100%	NIL	$ 9.52 S $23.84 F	Confederation Life	YES
Semi-private hospital.	All full-time faculty and staff	Upon appointment	n/a	n/a	NIL	$ 2.48 S $ 7.31 F	Confederation Life	YES
CARLETON								
Ambulance services medical aids & appliances, pres. drugs & medications, private duty nursing services of the following: osteopath naturopath, podiatrist, clinical psychologist, psysiotherapist, chiropractor, etc. to the extent that such services are not covered under OHIP. Semi-Private hospital accommodation.	All full-time and part-time employees with continuing or term appointments	Upon Appointment	$25. S $50. F	80%	- C.U.O.E. & G.W. $ .54 S $1.88 F Union and Union Exempt Support Staff $1.35 S $4.71 F semi-private hospital expenses not subject to deductions and co-insurance. All Others	$ 4.85 S $16.96 F $ 4.04 S $14.13 F $ 5.39 S $18.84 F	Great West Life	YES Cross experience rated with dental plan
GUELPH								
Pres. drugs, x-ray radium & radioactive isotopes, special nursing, physiotherapists, dental procedures, ambulance, rental of wheel-chairs, hospital beds, iron lungs, splints, trusses, braces, crutches, casts, artificial limbs, eyes. Semi-private hospital accommodation. psychologists, masseurs; chiropractors, podiatrists, out of province coverage. Accidental dental coverage, vision care, hearing aids. Dependant children to age 25 if full time university or college students.	All regular faculty and staff and full-time over 6 mos.	Upon appointment	No deductible $1.00 payment per prescription	100% paid	NIL	$12.27 S $29.62 F	Mutual Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
LAKEHEAD								
Difference between ward and semi-private hospital, pres. drugs, services of private nurse, physiotherapist, psychologist, ambulance service, durable equipment, accidental injury to natural teeth, some outside of Canada coverage.	All full-time permanent staff	1st day of the month following date of employment	$15 Single $30 Family	100% after deductible on prescription drug 80% after deductible on all other services	NIL S NIL F	$ 6.97 S $21.04 F	Sun Life	YES
LAURENTIAN								
Pres. drugs, oxygen, fees of a private nurse, charges for ambulance, accidental injury to natural teeth, wheelchairs, physiotherapist, psychologist, speech therapist, podiatrist, chiropractor, vision care, hearing aid	All full-time employees	1st day of the month coincident with or following date of employment	35¢ per prescription	n/a	$ 4.50 S $13.43 F	$ 4.50 S $13.43 F	Confed. Life	YES
					as of January 1, 1985			
					$ 5.40 S $16.12 F	$ 5.40 S $16.12 F		
Semi-Private Coverage	All full-time employees	Upon appointment	n/a	n/a	$1.76 S $3.52 F	NIL	Blue Cross	NO
MCMASTER								
Pres. Drugs, private duty nursing, balance of ambulance, durable equipment rented for temp. therapeutic use. Semi-private room charge plus $10.00 per day if private room expense. No deductible on semi-private charge. Accidental damage to natural teeth. Out of Province coverage for difference between charge & OHIP reimbursement for emergency hospitalization and doctor's expenses. Clinical psychologists $15.00 per 1/2 hour session to a maximum of	Persons who receive OHIP coverage through Univ. group are required to have Major Medical Policy	1st day of employment	$25/person $50/max/family	100%	NIL S NIL F	$ 6.00 S $17.30 F	Sun Life	NO admin. services only plan self insured.

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
MCMASTER (cont'd) $225.00 per year. Speech therapists to a maximum of $200.00 per year. Chiropractors or physio therapists $15.00 per visit to a maximum of $225.00 per year. Podiatrists, osteopaths $10.00 per visit to a maximum of $225.00 per year. Prosthetic devices. Care in a licenses convalescent home $50.00 per day - 120 days per year.								
O.I.S.E.								
Up to $20 per day for private/semi private room. 100% of Ambulance service, Registered Nurse Physiotherapist, Artificial limbs and eyes, casts, crutches and surgical supplies needed to illness or injury, oxygen and equipment, rental of iron lung, wheelchair of hospital bed, blood and blood plasma. 90% pres. drugs. Some outside of Canada coverage.	Faculty with 35% appointment or more Support Staff with 25% appointment or more	Upon appointment	10% of prescription drugs	n/a	NIL	$ 6.83 S $19.05 F	Confederation Life	YES
Vision Care - Academic Support Prescribed eye glasses or contact lenses every 24 months.	As above	Upon appointment	n/a	$120 maximum coverage	NIL	$ 3.74 S $ 8.60 F	Confederation Life	YES
Professional & General Support Prescribed eye glasses every 12 months or contact lenses every 24 months.	As above	Upon appointment	n/a	$100 maximum coverage with max for frames approx. 50% of total.	NIL	$ 5.85 S $13.47 F	Confederation Life	YES
Vision Care - Faculty Same as Professional & General Support	As above	As above	As above	Same as Professional & General Support		$ 4.91 S $11.31 F	Confederation Life	YES
Hearing Aid - Faculty	As above	As above	As above	$500 in any 24 consecutive months		$ .45 S $ 1.35 F	Confederation Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
OTTAWA								
Pres. drugs, private nurse, ambulance, physiotherapists, wheelchairs, splints, braces, artificial limbs, some dental surgery.	Compulsory for full-time staff	Upon date of appointment	NIL	100%	NIL	$ 6.09 S $18.27 F	Confederation Life	YES
Semi-private room	Full-time staff Optional	"	NIL	NIL	$ 2.86 S $ 5.44 F	NIL	Confederation Life	YES
Private Room	Full-time staff optional	"	NIL	NIL	$ 3.96 S $ 8.66 F	NIL	Confederation Life	YES
QUEEN'S								
100% pres. drugs physiotherapy, injury to natural teeth from accident, ambulance services, braces, crutches, rental wheel-chair, bed-iron lung, hering aids, hospital services not covered by OHIP, emergency physician's services outside Ont. in excess of OHIP fee schedule. Artificial limbs or eyes and prosthetic devices, speech therapy.	All regular full-time & part-time staff on optional basis	1st day	$25	80% of services of reg. nurse or other licensed persons, 50% after 7 days, 50% chiropractor, osteopath, chiropodist, pidiatrist, or naturopath - when not covered by OHIP	$ 1.00 S $ 4.05 F	$ 2.25 S $ 9.45 F	Canada Life	YES
Semi-private	All regular full-time & part-time staff on optional basis	1st day	No deductible	No Co-insurance	$ 2.05 S $ 5.35 F	NIL NIL	Canada Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
RYERSON								
Faculty and Non-Union Academic and Administrative Support Staff & CUPE								
Pres. drugs, private duty nurses. Difference between semi-private and private room accommodation, Emergency physician's services outside of Ont. in excess of OMA fee schedule. Eye Care Package. $120.00 per calendar year, Hearing Aid $300.00 every 5 years.	Compulsory for all full-time staff who commenced employment after July 1/74	Date of appointment	$25/person/year $25/family/year	100% paid after deductible	NIL	$ 9.03 S $26.43 F	Mutual Life of Canada	YES
Union Staff (OPSEU) Same as above except Eye Care package $60.00 per calendar year and not eligible for Hearing Aid benefit.	"	"	"	"	"	$ 7.73 S $22.63 F	"	"
Sessional Instructors Pres. drugs, private duty nursing on recommendation of the attending physician, up to $5000. contract year maximum. Private room differential, out of province/Canada medical fees max. lifetime benefit $500,000. Hearing Aid $300. every 5 years. Vision Care $80.00 max. benefit every 24 months.	All sessional instructors	Date of appointment	$25/person/ contract year $50/family/ contract year	100% paid after deductible	NIL	$ 6.49 S $14.31 F	Blue Cross	Yes
Semi-Private Hospital - difference in ward cost and semi-private room accommodation	Any staff member enrolled in OHIP group	same date as OHIP coverage or 1st of 3rd month following application	n/a	n/a	NIL	$ 1.03 S $ 2.06 F	Blue Cross	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
TORONTO								
Extended Health Care - drugs, serum injectibles & insulin, private nursing services of a physiotherapist, difference in cost semi-private and private hospital room accommodation, certain dental care as a result of accident, up to $10 a day in private hospital, special remedial appliances, artificial limbs, radium and radioisotope treatment, ambulance services, dependent coverage to include unmarried children between the ages of 21 through 25 who are in full-time attendance in an institution of learning. Rider for medical expenses while travelling or vacationing outside Canada.	All staff paid through University payroll (except casual payments)	1st day of month following date of appointment	$25 per annum for single and family coverage	100% paid after deductible	$ 1.34/mo S $ 5.36/mo F	$ 4.03/mo S $16.06/mo F	Blue Cross	YES (self experienced
Semi-private Hospital - difference in cost ward and semi-private room accommodation. Dependent coverage to include unmarried children 21 through 25 years of age if in full-time attendance in an institute of learning, out of country coverage.	All staff paid through university payroll (except casual payments)	1st day of month following date of appointment	n/a	n/a	$ .41/mo S $ .81/mo F	$ 1.22/mo S $ 2.43/mo F	Blue Cross	YES (self experienced)
TRENT								
Blue Cross Extended Health Care	Full-time faculty and staff, and staff holding recurring full-time and half-time appointments	1st day of month following date of appointment and/or applic.	$25/person $50/family	100% paid after deductible	NIL	$ 5.90 S $17.59 F	Blue Cross	YES
Blue Cross Supplementary semi-private coverage	Regulations regarding OHIP insurance apply		n/a	n/a	NIL	$ 1.22 S $ 2.46 F	Blue Cross	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
WATERLOO								
Difference between ward and semi-private hospital, most pres. drugs, blood transfusions, some nursing services, some ambulance services, wheelchairs, braces and some out of Canada expenses.	All full-time faculty and staff	On appointment	$25/single $50/family	100% paid by insurance company	NIL	$ 5.99 S $19.14 F	Dominion Life (Manufacturers Life)	YES
WESTERN								
Semi-private and private diff. hospital service, supplies not covered by OHIP, private nurse, pres. drugs, wheelchair, iron lung, ambulance, etc. For staff, members of CUPE & Engineers vision care provides maximum of $50 per person, once every 24 months for purchase of prescribed eye glasses or contact lenses.	All full-time permanent non-union staff, CUPE & Engineers	1st day of appointment on a full time continuing basis	$25/single $50/family	100%	NIL	$10.50 S $26.71 F	London Life	YES
	Faculty & C.G.A.	"	$25/single $50/family	100%	NIL	$ 9.69 S $24.64 F	London Life	YES
WLU								
Private nursing care by registered nurse in/out hospital when not provided by OHIP -- a direct order by doctor, difference between ward and semi-private and private room in hosp., difference between semi-private and private room in hosp., out-patient physiotherapy (by registered physiotherapist) when not paid by OHIP therapeutic equipment, artificial limb or eye, or a truss, brace, crutch or cast, pres. drugs, blood, bandages or surgical dressings, up to $10/day in Licensed Private hosp. for max. of 120 days, dental care by dentist or oral surgeon out of hospital	All full-time staff and faculty Part-Time in excess of 1250 hours per annum	1st of next month following date of appointment	$25/single $50/family	n/a	n/a	$ 6.52 S $21.15 F	Allstate	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
WLU (Cont'd) resulting from accidental injury occurring after effective date of coverage, psychologist treatment, masseur, physiotherapist and speech therapist, ambulance services, oxygen and its administration.								
WINDSOR								
Faculty: Green Shield E.H.B.	Full-time faculty	30 day E.P.	10/20	100%	n/a	$ 9.48 S $26.10 F	Green Shield	YES
Green Shield Semi-private	Full-time faculty	30 day E.P.	n/a	n/a	n/a	$ 1.93 S $ 3.86 F	Green Shield	n/a
Admin. Non-Union: Green Shield Pres. Plan	Full-time Admin. Full-time union	30 days End of probation	.35/pres.	n/a	n/a	$12.86 S $32.14 F	Green Shield	YES
CUPE 1001: Janitors, Housekeeping, Dietary	"	"	"		n/a	$13.63 S $34.09 F	"	YES
CUPE 1393: Technicians					n/a	$14.58 S $36.43 F	"	"
Admin Union S.E.I.U. 210					n/a	$12.77 S $31.94 F	"	"
CUPE 100:					n/a	$12.52 S $31.30 F	"	"
UPEWA 1958:					n/a	$16.20 S $40.47 F	"	"
YORK								
Drugs, private duty nursing, prosthetic appliances, dental care resulting from an accident, ambulance, optometrist, services of a psychologist, medical supplies and appliances.	full-time faculty	Date of appointment	$25/person $50/family	100%	n/a	Faculty $ 6.82 S $18.64 F	LonLife Financial Services	YES (self experienced)
	full-time staff	"	"	80/20%		Staff $ 5.78 S $16.14 F		

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
YORK (Cont'd)								
Semi-private coverage in hospital Private coverage in hospital	CUPE, IUOE, UPGWA full-time faculty, support staff, professional & managerial	Date of appointment	N/A	100%	N/A	P & M $ 7.65 S $20.89 F CUPE $ 5.33 S $12.46 F IUOE $ 6.65 S $18.89 F UPGWA $ 6.65 S $18.89 F		

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who Is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
BROCK 60%, max. $5,000 per month 66.9% for TSA members	maximum of 5%	Compulsory	All faculty and non-unionized staff	Upon appointment	105 days	.74% of salary .82% for TSA members	0%	Confederation Life	Partially experience rated
CARLETON Academic Union 66 2/3% max. 4800 per month (C.P.P. integrated)	3%	Compulsory	All full-time and part-time employees with a continuing appt. or term appts. after 12 months.	Upon appointment	180 days	73.9¢/100 of gross salary	0%	Confederation Life	Partially experience rated
Non-Union Staff - Salaries less than 21,600 Same as all others except when salary reaches $21,600 higher benefit level applies.									
Non-Union Staff - Salaries $21,600 and over 75% max., $6,000 per month (C.P.P. integrated)	3%	Support staff voluntary, others compulsory	All full-time staff members	Date of appointment	180 calendar days	83.6¢/100 of gross monthly salary	Mngmt 100% Support 75%	Confederation Life	Partially experience rated
All Others 65%, maximum $1170 per month (C.P.P. stacked)	n/a	Voluntary	All full-time staff	Upon appointment	180 days	56¢/100 of gross salary per month	CUOE & CW 90% Support 75% Others 100%	Confederation Life	Partially experience rated
GUELPH Faculty & Professional equivalent to 66 2/3% of salary (max. $3,500 p.m.) Staff 66 2/3% of salary (max. $3,500 p.m.)	n/a	Compulsory	All regular faculty & staff and full-time in excess of 12 months hired on temporary basis	Faculty & staff on appointment	90 calendar days	.70/100 of gross monthly salary	66.66	Constellation Life	YES
LAKEHEAD 60% to maximum of 3,000 per month	n/a	Compulsory	Faculty & Senior Admin.	Upon appointment	17 weeks	$.60/$100 monthly insured earnings	0%	Sun Life	Fully Pooled

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who Is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
LAKEHEAD (cont'd)		Compulsory	All Others	Upon appointment	17 weeks	60¢/$100 monthly insured earnings	75%	Sun Life	Fully Pooled
LAURENTIAN									
80% of max. of $2,500/mo.	max. of 3%	Compulsory	All full-time staff	1st day of month coincident with or following date of employment	6 months	.89¢/100	100%	Confederation Life	Fully Pooled
MCMASTER									
60% of 1st $15,000 50% of next 15,000 40% of remainder to max. of $48,750 per annum.	n/a	Compulsory	All perm. faculty & staff	Upon appointment	None	0.4% of salary	Nil	Sun Life	YES
OISE									
60%, $3000 maximum	n/a	Compulsory	All full & part time staff & faculty, professional and general support groups compulsory for fulltime but optional for parttime academic support group.	Upon appointment	90 days	25.5¢/1000 of annual salary	0%	Confederation Life	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who Is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
OTTAWA									
66 2/3% max. $4,500/month	4%/yr	Compulsory	All full-time staff members	All fulltime faculty on 1st day, others after 3 months	119 calendar days from date of total disability	$1.66/100	100%	Eaton Bay Financial Services	YES
QUEEN'S									
65% first $10,000 60% next $10,000 50% remainder, max. benefit $3,000 per month.	up to a maximum of 5%	Voluntary	Full-time & part-time employees	At hiring	180 days	.67%	Nil	Canada Life	NO
RYERSON									
Administrative and Academic Support: 75% of salary to a max. benefit of $4500 per month less any other disability pension paid. Payable to Age 65 Employee pays 6% of salary based on salary on date of disability	Starts with 13th full month pmt. & annual after based on Stats. Can. Toronto CPI to max 8% annual adjust. compounded	Compulsory	All full-time	1st day of employment	66 days 22 days	.49% of monthly salary to max of 6000. CUPE 3.39% To max. of $2500.	100%	Mutual Life Assurance Co. of Canada	Fully Pooled
Faculty - 80% of salary to a max. benefit of $4000 per month less any other disability pension paid. Payable to Age 65 Ryerson pays pension contributions on behalf of faculty member based on salary on date of disability	"	Compulsory	All full-time faculty	1st day of appointment	66 days	1.21% of monthly salary To max. of $5000	100%	Mutual Life Assurance Co. of Canada	Fully Pooled

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
TORONTO									
70% of annual earnings with maximum insurable earnings of $65,000 (max. benefit is $45,500 per annum)	after 12 months payments annual increase of 7% or the across the board economic increase whichever is the lessor	Voluntary	All fulltime and parttime staff holding an appointment of 25% or more of fulltime.	On appointment or date application card signed whichever is the latter date	90 days consecutive	1.20% of monthly insurable earnings	80%	Confederation Life	YES
TRENT									
See Sick Leave Entitlement Policy. After 6 months: 75% of 1st $5,000 + 65% of 2nd $5,000 + 50% of next $10,000 + 40% of balance up to a max. of $4000/mo. less any other disability or retirement benefits.	Benefits increased annually according to Consumer Price Index, with a max. annual increase of 2%	Compulsory Voluntary Faculty with full-time limited term appointments of one or two years	All Full-time and half time tenured and probationary faculty; all full-time and half-time regular and recurring staff	Full-time hourly paid after 3 months of service. Others from date of appointment	1st 6 mo. of illness and/or disability considered under Univ. sick leave entitlement plan.	.638% of monthly salary	Nil	Confederation Life	YES
WATERLOO									
60% of base salary to max. benefit of 4000/mo tax free	Up to 5% per annum	Compulsory	All full-time faculty & Sr. staff	After 1st day of employment	180 days	.0093% x salary	Nil	Dominion Life (Manufacturers Life)	YES
			All other full-time staff (inc. union)	After 3 mo. of employment	90 days				

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
WESTERN									
75% of salary up to max. $4000/mo	3% per year	Compulsory	All full-time permanent members of staff, faculty & CUPE	1st day of appointment on full-time continuing basis	15 weeks	$1.37 per $100 benefit	100%	Mutual of Omaha	YES
75% of salary up to max. 4000/mo	6% per year	Compulsory	Professional /Managerial	"	"	$1.53 per $100 benefit	"	"	"
WLU									
60% of first 15,000 50% of excess ($5,000 maximum)	2% per annum	Voluntary	All full-time faculty and staff, P.T. over 1250 hours per annum	1st of next month from date of employment	120 days	$1.04 per $100	Nil	Dominion Life	YES
WINDSOR									
Faculty - 80% Admin - 66 2/3% Union - 50% Exec - 80%	Based on wages as raised each year for admin. & union	Compulsory	Full-time faculty admin union	-30 days -30 days -end of probation	105 days	Exec $1.07/$100 Faculty $.65/$100 M.I.P. Admin $.627/$100 M.I.P. Union $1.20/$100 M.I.P. Tech Union 1.20/$100	100% 0% 100% 0%	Constellation	YES

NOTE:

Faculty - Effective July 1/85
& Exec. 80% of salary max. $3500.00 - premium .73/100

Executive - Under Review

Other maximums - Admin - $2500 monthly benefit
Unions - $2500 " "

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who Is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
YORK									
60% of 1st $6,000 + 50% of excess	n/a	Compulsory	All full-time faculty & staff	Date of appointment	90 days or cessation of sick leave whichever occurs later	Support Staff .61/$100 of mo. salary	100%	London Life	YES - First 5 years
						Prof. & Mang Staff (In Dental) .61/$100 of mo. salary	NIL		
						(Not in Dental) .61/$100	50%		
						Faculty .61/$100	NIL		
						I.U.O.E. .61/$100	50%		
						CUPE .98/$100 of mo. salary	75%		
						C.G.A. .61/$100 of mo. salary	50%		

SICK LEAVE PROGRAM

Coverage Days Weeks Months	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
BROCK				
105 days (elimination period on LTD) per disability or illness	Faculty and non unionized staff (full-time)	Upon appointment	Full Salary	YES
1½ days/month cumulative sick leave program	Unionized staff (Maintenance and housekeeping fulltime)	Upon appointment	Full salary until sick leave credits are exhausted	YES
CARLETON				
Administrative Support, Technical Support				
During first year, 1¼ days for each month of service. Following one year of service, 6 months.	All full-time and regular part-time staff	Date of appointment	Full Salary for accumulated days - thereafter nil salary	YES
Management & Faculty 6 months	All full-time and regular part-time staff	Date of appointment	Full salary	YES
Trade Groups 1½ days for each month of service	"	"	Full salary for accumulated days - therafter nil salary	YES
GUELPH				
Unlimited to date of eligibility for disability insurance	C.U.P.E., Stationery Engineers, Food Services, Guards - exempt	After 3 months employment	Full	YES
Cumulative Sick Days Accumulated as follows:	Staff			YES
Less than 3 mos. employment		3 days	Full pay	
More than 3 mos. employment		10 days	" "	
More than 12 mos. employment		24 days	" "	
More than 24 mos. employment		36 days	" "	
More than 36 mos. employment		48 days	" "	
More than 48 mos. employment		60 days		
3 months sick pay	Faculty & Professional staff	Immediate	Full pay	YES
LAKEHEAD				
Support Staff (Non-Union) Cumulative Sick Leave plan whereby an employee accumulates 1½ days per month of service, to a maximum of 120 days	All Full-time non-union support staff	After 3 months of service	Full salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Months	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
Support Staff (Union) Cumulative Sick Leave plan whereby employee accumulates 1½ days per month of service to a maximum of 120 days.	unionized office staff	after 4 months of service	Full Salary	YES
Faculty/Senior Administration For extended period of sickness, 1 month for each year of service to a maximum of 4 months after which the LTD plan applies.	Faculty and Senior Administrative personnel	Upon appointment	Full Salary	YES
LAURENTIAN				
6 months	all full-time employees	On appointment	Full salary	YES
MCMASTER				
15 weeks increasing to 26 weeks after 10 years of service	Salaried Support Staff	On appointment	Full Salary	YES
26 weeks	Professional Management Level 12 and higher and all faculty	On appointment	Full Salary	YES
OISE				
20 days per year (cumulative) (Prorated for part-time)	All full & parttime reg. staff except faculty	Upon appointment	Full salary	YES
Interim L.T.D. if necessary re L.T.D. waiting period of 90 days	All full & parttime reg. staff except faculty	Upon appointment	60% of salary $3,000 maximum	YES
OTTAWA				
119 days	All regular employees	no waiting period	100%	YES
QUEEN'S				
Six months	All regular staff members	No waiting period	Full Salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Months	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
RYERSON				
66 working days	All regular and probationary, Administrative & Academic Support staff;	Date of employment	Full Salary	YES
22 working days	CUPE			
66 working days	All full-time faculty	Date of employment	Full salary	YES
TORONTO				
15 weeks	All full-time and part-time appointed staff members	After 3 months completed service	100%	YES
TRENT Faculty 6 months	All those enrolled in LTD insurance plan	Date of Appointment	Full Salary	YES
Staff 6 months	Regular or recurring staff who work 17½ hrs or more per week.	Date of Appointment	Full Salary	YES
Maximum 60 days	Regular or recurring staff who work less than 17½ hrs per week	one normal work day for each month of service to a maximum of 60 days		YES
WATERLOO				
Staff except Management and Faculty 30 days + 1 day for every month worked to a maximum of 180 days.	All Full-time staff	After 1st full day at work	Full Salary	YES
Faculty and Management 180 days	All Full-time Faculty	After 1st day of employment	Full Salary	YES
Regular Part-Time	50% or more annual commitment	After 4 yrs	Full Salary	YES
Union During probation period - 3 days until 75 days worked then 30 days as per staff	All full-time employees		Full Salary	YES
WESTERN 15 weeks	Full-time continuing staff, faculty, CUPE and CGA	1st day of employment	Full Salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Months	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
WLU				
90 days	Full-time faculty	Date of employment	Full salary	YES
90 days	Exec. professional staff Support Staff	Date of Employment	Full salary if accumulated 2/3 if not accumulated to 90 days	YES
105 days	Maintenance staff	Accumulated rate of 1½ days per month after probation retro. to start date	Full credit and 2/3 salary to 105 days	YES
WINDSOR				
Short-term - first 105 days	All full-time faculty and staff	30 days after hiring or end of probation period	100%	YES
Long-term - to age 65	All Full-time faculty & staff	After 105 consecutive days	50% staff (union) 66 2/3 faculty 66 2/3 Admin & Exec.	NO Constellation Life
YORK				
Accumulated at 1½ days per month of service	Support Staff, CUPE, and Engineers	Accrued from appointment date for each full month of employment	Full Salary	YES
15 weeks	Faculty, Professional & Managerial and Security	Date of appointment	Full Salary	YES

SICK LEAVE PROGRAM (BENEFITS CONTINUANCE)

	Are Benefits Continued?	As If Full Salary	Cost Sharing Arrangements?	
			EE	ER
BROCK	YES	YES	SAME	SAME
CARLETON	YES	YES	SAME	SAME
GUELPH	YES	YES	SAME	SAME
LAKEHEAD	YES	YES	SAME	SAME
LAURENTIAN	YES	YES	SAME	SAME
MCMASTER	YES	YES	SAME	SAME
O.I.S.E.	YES	YES	SAME	SAME
OTTAWA	YES	YES	SAME	SAME
QUEEN'S	YES	YES	SAME	SAME
RYERSON	YES	YES	SAME	SAME
TORONTO	YES	YES	SAME	SAME
TRENT	YES	YES	SAME	SAME
WATERLOO	YES	YES	SAME	SAME
WESTERN	YES	YES	SAME	SAME
W.L.U.	YES	YES	SAME	SAME
WINDSOR	YES	YES	SAME	SAME
YORK	YES	YES	Same while on paid sick leave - 0% when on unpaid sick leave.	Same while on paid sick leave - 100% when on unpaid sick leave.

LONG TERM DISABILITY (BENEFITS CONTINUANCE)

	Are Benefits Continued	As if Full Salary	Cost Sharing	
			EE	ER
BROCK	YES	YES	SAME - no pension contribution	SAME
CARLETON	YES	YES	NIL	100%
GUELPH	YES	YES	Pension Life Ins. LTD OHIP & Dental	100% 100%-after 6 mo. 100% SAME
LAKEHEAD	YES	YES	SAME - no pension contribution	SAME - no pension contribution
LAURENTIAN	YES, WITH THE EXCEPTION OF THE PENSION PLAN AND FOR THE FOLLOWING DURATION: FACULTY - 30 MONTHS ALL OTHERS - 24 MONTHS	YES	same except no pension contributions	same, except no pension contributions. Er accrues liability for years of service
MCMASTER	YES	YES	NIL	100%
OISE	YES	YES	NIL	100%
OTTAWA	YES	YES	NIL	100%
QUEEN'S	YES	YES	Same for medical Plans - - university pay life ins. & pension premiums	100%
RYERSON	YES	YES	SAME	SAME
TORONTO	YES	YES	SAME - for medical plans. University pays full premiums on pension, group life ins. and LTD premiums are waived.	SAME - for medical plans Univ. pays full premiums on pension & group life and LTD premiums are waived.
TRENT	YES	YES	NIL	100%
WATERLOO	YES	YES	SAME - no pension contributions	SAME - no pension contributions
WESTERN	YES EXCEPT VOLUNTARY PLANS	YES	NIL	100%
W.L.U.	YES	YES	SAME	SAME
WINDSOR	YES	YES	SAME	SAME
YORK	YES	YES	NIL	100%

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
BROCK							
Non-Union Faculty and Staff 3 x earnings (rounded to next highest $1,000) to age 65, (max 150,000)	Compulsory	All full-time faculty & staff	Upon appointment	$.241/1,000	100%	Confed. Life	First $60,000 of each claim remainder pooled
Unionized Staff 2 x earnings (rounded to next highest $1,000) to age 65 (max. 100,000)							
Additional Benefit units of $10,000 to a max. of $100,000	Voluntary		Upon appointment	Dependent on age 5 year age bands ranges from 80¢/mo/10,000 to $10.80/mo/10,000	nil	Confed. Life	Fully pooled
CARLETON							
Basic Benefit 2 x salary rounded to next highest $1,000	Compulsory	All Full-time and part-time employees with continuing or term appointments	On appointment	$.238/1000	Faculty First $9.10 of monthly premium GCIU 50% CUOE & GW 90% Support Staff 75% All Others 100%	Confed. Life	First $100,000 of each claim - remainder pooled
Additional Benefit Units to $10,000 to maximum of $250,000	Voluntary	as above	On appointment subject to satisfactory evidence of health	Dependent on age - 5 year age bands, ranges from 50¢/mo/$10,000 to $6.50/mo/$10,000	NIL	Confed. Life	Pooled
GUELPH							
Option of either 2 or 3 x annual salary or survivor benefit	Compulsory	All regular faculty and staff and employees hired for more than 6 months	On appointment	$.26/$1,000	66.66%	Constellation Assurance	YES

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
LAKEHEAD							
Faculty/Senior Adm. Up to age 65, 3 x basic annual earnings. Max. 200,000	Compulsory	All full-time faculty and sr. admin.	On appointment	$.32/1,000	100%	Sun Life	Experience rated to 125% of premiums
Support Staff Up to age 65, 1½ x basic annual earnings. Max. $100,000	Compulsory	All full-time support staff	Upon completion of 3 mos. service	$.32/1,000	100%	Sun Life	Experience rated to 125% of premiums
LAURENTIAN							
4.5 x salary to next multiple of 1,000 - max. coverage 125,000 with the exception of CUPE and IUOE who have remained at max. of $75,000	Compulsory	All full-time employees	First day of month coincident with or next following date of appointment	$.30/1,000	35%	Confed. Life	First 50,000 of each claim - remainder pooled
MCMASTER							
Single: annual salary to next higher 1,000 x 1, x2, or x3. Married: annual salary to next highest 1,000 x 1, x2, x3 and/or survivor income benefit	Compulsory for all full-time and part-time employees	All permanent employees who are under age 65 at date of hiring	1st day of employment	$1.35/1,000	100% on 1x 80% on 2x 73% on 3x	Sun Life	YES
OISE							
Faculty and Management/Professional - $25,000 basic free option up to 5 x annual salary - maximum $200,000	Compulsory	35% or more 25% ore more	Upon appointment	$.20/1,000	100% Basic free 75% option	Confederation Life	Fully pooled
Academic Support and Professional $12,000 basic free option 1,2 or 3 x annual salary, maximum $125,000	Compulsory	All full & part time with over 25% employment	Upon appointment	$.19/1,000	100% Basic free 50% option	Confederation Life	YES
General Support - 25,000 basic free option 1,2 or 3 x annual salary - maximum $125,000	Compulsory	All full & part time with over 25% employment	Upon appointment	$.19/1,000	100% basic free 50% option	Confederation Life	YES

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
OTTAWA							
Basic Staff members with no spouse or dependents 150%. Staff members with spouse and/or dependents 300%.	Compulsory	All staff	On appointment	$.296/1,000	Employer pays 100% of first 45,000	Confed. Life	YES
Optional -for staff up to $150,000 -for spouse up to 1x employees salary	Optional	All staff	On appointment	as per age & sex categories	NIL	Confed. Life	YES
Optional - for each child $3,500	Optional	All staff	On appointment	$.26/month family	NIL	Confed. Life	YES
Voluntary Accident	Optional	All staff & dependents	On appointment	Single - $1.05/25,000/ month family - $1.55/25,000/ month	NIL	Ameri. Home	
Death, dismemberment loss of sight or hearing	Optional	All staff & dependents					
Optional - for spouse. 1x employee's salary	Optional	All staff	on appointment	as per age and sex categories	NIL	Confed. Life	YES
QUEEN'S							
Basic Group Life insurance available to all full-time & part-time employees a) option of 1x,2x or 3x annual salary max. 150,000 b) After retirement - 100% of salary at age 65 and reducing by 20% per year to 10% at age 70 with a $3,000 minimum	Voluntary	All full time and part time staff members	At hiring	$.30/1,000 per month	57%	Canada Life	YES
Optional Units of $25,000 up to a maximum of $250,000	Optional	All full-time and part-time staff members	At hiring	as per age	NIL	Canada Life	YES
RYERSON							
2 x annual salary rounded to the next thousand, 250,000 max. amount	Compulsory	All full-time faculty and support staff & CUPE	Date of appointment	$.180/1,000	100%	Mutual Life Assurance Co. of Canada	Fully Pooled

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
RYERSON (Cont'd)							
12 x monthly salary rounded to the next thousand	Compulsory	All sessional instructors under age 65	Date of Appointment	$.280/1000	83.33%	Mutual Life Assurance Co. of Canada	Fully Pooled
All full-time faculty additional 2 x annual salary rounded to the next thousand 250,000 max. amount	Compulsory for all faculty commencing employment after Jan. 1/75	All full-time faculty	Date of appointment	$.206/1,000	70%	Mutual Life Assurance Co. of Canada	Fully Pooled
Support staff over Grade 18 additional 1 x or 2 x annual salary rounded to next thousand 250,000 max amount.	Voluntary	Support staff over Grade 18	On date of appointment	$.180/1,000	70%	Mutual Life Assurance Co. of Canada	Fully Pooled
TORONTO							
Basic coverage of 1x annual salary free plus additional optional coverage of 1x annual salary or 2x annual salary, 3x annual salary (maximum insurable earnings $90,000)	Optional coverage voluntary. Basic coverage of 1x salary automatic	All full-time and part-time staff holding an appointment of 25% or more of full-time	On appointment or date application card signed whichever is the latter date.	$.21/1,000	Basic coverage 100% Optional coverage 33.33%	Canada Life	YES
TRENT							
Basic life insurance equivalent to annual salary for salaried faculty and staff. For hourly paid full time staff, amount of insurance is equal to 2,000 hours x hourly rate. For part-time, 1,000 hours x hourly rate.	Compulsory Optional faculty with full time limited term appointments of one or two years	Full-time and half time tenured and probationary faculty; all full-time and half time regular and recurring staff	Upon completion of 3 months employment for full-time and half time hourly staff, from date of appointment for all others.	$0.372/$1,000	100% of premiums for coverage to $25,000. 25% of premiums for coverage in excess of $25,000	Confed. Life	YES
WATERLOO							
Options of 1,2,3 and 4 times salary available	1 x salary compulsory	All full-time faculty and staff	On appointment	$.33/1,000	100% of 1x salary 60% of 2 & 3 x salary 4x salary paid by employee	Dominion Life (Manufacturers Life)	YES

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WESTERN							
Basic - 2 x salary	Compulsory	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis.	$.21/1,000	100% of first $25,000 of coverage. Employee pays full premium for amounts in excess of $25,000	London Life	YES
Additional ½,1,1½,2 x salary	Optional	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis.	Age — Cost/ $1,000 Smoker Up to 39 — .09 40 - 44 — .16 45 - 49 — .28 50 - 54 — .45 55 - 59 — .73 60 - 65 — .96	NIL Non-Smoker .06 .11 .18 .30 .48 .64	"	"
$300,000 maximum total amount							
W.L.U.							
Optional amounts 1½ x salary 2 x salary or 3 x salary	Voluntary	All full-time faculty and staff, Part-Time staff over 1250 hours per annum	First of month following employment	$.20/1,000 $.03/1,000 for A.D. & D.	Univ. pays full amt. for first $25,000. Employee pays full amount beyond $25,000	Dominion Life	YES
WINDSOR							
Faculty to age 65 3 x annual salary Max. $200,000. No age reduction to age 65 Age 65 - 67 1x annual salary. Max. $55,000	Compulsory	Full-time faculty, admin. union.	First day of month after date of hire	$.294/1,000 inc. $.04/1,000 for A.D.&D.	100% 100%	Great West Life	YES
Administration to age 65. 2 x annual salary - max. $110,000. No age reduction. Age 65 $1,500 paid-up insurance			First day of month after 30 days service		100%		

NOTE: Faculty - effective July 85: 3 x annual salary - max. $200,000
Executive - same as Faculty

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WINDSOR (cont'd) Union to age 65. No age reduction. Age 65 $1,500 paid-up insurance.			After the completion of probationary period	.294¢	100%		
Local 1393, 210, 1001, 100, and 1958 2 x annual salary							
YORK							
3 x annual salary to July 1st coincident or following age 65 1 x annual salary July 1st following age 65.	Compulsory	All full-time faculty & staff working more than 24 hrs.	Date of appointment	$.14/1,000	Support Staff & UPGWA - 50% Faculty, Post Docs, P/M and CUPE - 100%	London Life	YES

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
GUELPH						
1 x salary ($125,000 max) plus 25% of salary to surviving spouse plus 5% of salary to each of up to 3 dependent children	All employees with dependents	On appointment	1 x salary 26¢/$1,000/mo 25% salary to spouse $3.76 per $100 monthly benefit per month.	66.6% 66.6%	Constellation Assurance	Sept. 1/1971
1 x salary plus 25% to spouse			25% sal. + 5% up to 3 $4.31 per $100 monthly benefit per month	66.6%		
1 x salary plus 25% to dependent children only			25% sal. to child $2.42 per $100 monthly benefit per month.	66.6%		
MCMASTER						
Spouse & Children Lump sum payment of 1x,2x or 3x salary to the next higher thousand to a maximum of $100,000, $200,000 or $300,000 plus 25% of salary for spouse plus 5% of salary for each dependent child under 21 or 25 if in full-time attendance at school.	Married, permanent faculty and staff	1st day of employment	.617% of salary plus 13½¢ per M of lump sum cover	1x 68.2% 2x 56.6% 3x 48.4%	Sun Life	Oct. 1/1969
Children Only Survivor Lump sum payment of 1x, 2x or 3x salary to the next higher thousand to a maximum of $100,000, $200,000 or $300,000 plus 25% of salary to dependent child or children under 21 or 25 if in full-time attendance at school.	Widows, Widowers or legally separated permanent faculty or staff.	as above	.617% of salary plus 13½¢ per M of lump sum cover	1x 68.2% 2x 56.6% 3x 48.4%	Sun Life	Oct. 1/1969

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
TORONTO						
Basic coverage of 1 x annual salary free ($90,000 max.) Plus Spouse & Children: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) plus 10% of annual salary for each dependent child under 21 (max. of 2 children) Spouse only: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) Children only: 30% of annual salary to orphans until youngest child reaches age 21 or for the 10 year guaranteed period, whichever is longest period. OR optional 2x annual salary (inclusive of Basic non contributory 1x annual salary) Plus S.I.B. as described above. NOTE: Escalation provision added to protect survivors from inflation of 7% or across-the-board economic increase (annually) whichever is the lessor. Maximum insurable salary on S.I.B. Insurance $65,000.	All full-time and part-time staff holding an appointment of 25% or more of full-time with eligible dependants	On appointment or date application card signed, whichever is the later date.	$.21 per $1,000 of commuted value of insurance	Basic coverage 100% Survivor income Benefit 33.33%	Canada Life	May 1/1976

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
TRENT						
Spouse's Option 25% of basic life insurance coverage per year paid in monthly instalments as long as a spouse lives and remains unmarried.	Same as for Life Insurance	on appointment or anytime subject to medical certification	$0.372/$1,000 per month of commuted value* of insurance	100% of premiums for coverage based on commuted value* to $25,000; 25% of premiums for coverage based on commuted value* for excess of $25,000 * commuted value is based on income	Confed. Life	July 1, 1969
Children's Option 15% of basic life insurance per year paid in monthly instalments until youngest unmarried dependent child is 23 or 25 if a student. If no spouse's, option is elected, benefit is 25% of basic life insurance.						

DEPENDENT LIFE INSURANCE

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
WESTERN						
Spouse - $20,000. Each dependent child - $5,000	Voluntary participation, all full-time staff, faculty & union	On appointment or any time subject to medical certification	$2.87 per month	NIL	London Life	Oct. 1/1982

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium		Carrier	Is Policy Experience Rated?	ODA Schedule
BROCK									
Benefits equivalent to Delta "AA" Plan	Full-time faculty and staff	Upon appointment	Compulsory	NIL	$14.47 S $40.53 F	non union	Blue Cross	YES	'85
				NIL NOTE: Premiums are approximations - on "cost-plus" basis	$13.36 S $37.41 F	union			
CARLETON									
Equivalent Blue Cross #9, except oral hygiene instruction expenses not covered.	All full & part time and all union support staff excluding Academic Union & Management	Date of appointment	Compulsory	All Others NIL	S$12.58 F$38.37		Great West Life	YES	'85
				C.G.A. NIL	S$10.51 F$32.06				'82
As above plus crowns and bridges	Academic Union	Date of appointment	Compulsory	G.A.I.U. S $ 5.29 F $19.18	S$ 6.29 F$19.19				'82
				Academic Union NIL	S$14.15 F$40.51				'85
As above plus crowns and bridges	Management	"	"	Management NIL	S$15.21 F$43.55				'83
GUELPH									
Full maintenance program plus periodontics and endodontics plus 50% co-insurance for bridges, crowns, caps and dentures	1. All full-time regular employees.	Immediate	Compulsory	S $ 5.23 F $16.03	S $10.48 F $32.08		Mutual Life Assurance Co.	YES	'83
	2. all temporary and trust-fund employees hired for more than one year.		Voluntary at time of interview	same					

LAKEHEAD - No dental insurance

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
LAURENTIAN								
Oral examination, Prophylaxis - once every 6 months. Bite-wing x-rays, Extractions and simple alveolectomy. Surgical extraction of impacted teeth. Surgical removal of tumors, cysts, neoplasms. Amalgam, silicate, acrylic and composite fillings. General Anaesthetic required in relation to dental surgery.	full-time employees	1st day of month coincident with or next following date of employment	Voluntary	S $ 4.57 F $15.45 as of January 1, 1985 S $ 5.03 F $17.00	S $ 4.57 F $15.45 S $ 5.03 F $17.00	Confed. Life	YES	'82
MCMASTER								
Roughly equivalent to Blue Cross #9 Plan	Faculty & staff who work on a half-time or better basis. If contractually limited must be of more than one year	First day of employment	Compulsory unless covered by spouse	NIL	S $13.00 F $31.00	Sun Life	NO ASO Plan Self Insured	'84
OISE								
Academic support. Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and an 80% co-insurance factor with open space limitations (max. of $1300/calendar year). Also includes Orthodontia with a 50% coinsurance factor, $500 lifetime limit.	All full & part-time with over 25% appointment	Upon appointment	Compulsory	NIL	S $18.75 F $56.34	Confederation Life	YES	Annual
Professional - Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and an 80% coinsurance factor (max. of $1300 per calendar year). Also includes Orthodontia with a 50% coinsurance factor, $1500 lifetime limit.	All full & part-time with over 25% appointment	Upon appointment	Compulsory	NIL	S $20.20 F $64.31	Confederation Life	YES	Annual

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
O.I.S.E (Cont'd) Faculty & General Support - Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and no co-insurance (max of $1300/calendar year). Also includes Orthodontia with a 50% coinsurance factor, $1500 lifetime limit.	All full & part-time with over 25% appointment Faculty 35% appointment or more	Upon appointment	Compulsory	NIL	General Support S $26.61 F $66.86 Faculty S $20.20 F $64.31	Confederation Life	YES	Annual
OTTAWA - No Dental Insurance								
QUEEN'S - No Dental Insurance								
RYERSON								
100% Basic Care, 50% Major Care and orthodontic treatment	All full-time employees after 1/9/74	On date of appointment	Compulsory	NIL	S $19.88 F $50.29	The Mutual Life Assurance Company	YES	'85
Basic Services - 100%. To a maximum of $1,000. per individual per contract year. Applies to all basic, endodontic and periodontic services. Major Services - 50%. To a maximum of $1,000. per individual per contract year. Orthodontic services - excluded.	Sessional Instructors	"	"	NIL	S $16.41 F $44.80	The Mutual Life Assurance Company	YES	'82
TORONTO								
Blue Cross Dental Plan #9. Dependents coverage to include unmarried children between 21-25 who are in full-time attendance at an institution of learning.	All full-time and part-time appointed staff	1st day of month following date of appointment	Compulsory for all full-time staff and voluntary for part-time staff on initial enrollment	S $ 3.67 F $ 8.22	S $14.69 F $32.89	Blue Cross	YES	'84

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
TRENT								
Blue Cross Dental Plan #7. Basic Preventive dental care.	Full-time and half time tenured and probationary faculty; faculty with full-time limited term appointments of one or two years.	1st day of month following date of appt. and/or application.	Voluntary	NIL	S $11.61 F $24.92	Blue Cross	YES	'85
Blue Cross Dental Plan #9.	Full-time and half-time regular and recurring staff	As above plus, 3 months waiting period for eligible hourly-paid staff.	"	NIL	S $13.40 F $28.95	Blue Cross	YES	'84
WATERLOO								
80% of basic dental expenses, 50% of major dental expenses.	all full-time faculty and staff	after 1st day of employment	Compulsory	NIL	S $ 8.61 F $25.85	Dominion Life (Manufacturers Life)	YES	eff. Jan 1, 1986 1984 schedule
WESTERN								
100% of basic dental expenses, 80% of major dental expenses	Regular full-time faculty	1st day of employment	Compulsory	NIL	S $17.38 F $46.35	Mutual Life Assurance Company	YES	'85
	Regular full-time admin. staff	"	Compulsory unless covered by spouse	NIL	S $13.23 F $35.30		YES	'85
	C.U.P.E. - Phys. Plant.	"	"	NIL	S $13.23 F $35.30		YES	'85
	C.U.P.E. - Food Services	"	"	NIL	S $13.23 F $35.30		YES	'85
	C.G.A.	"	"	NIL	S $13.23 F $35.30		YES	'85

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
WLU								
Equivalent to Blue Cross #9	All full-time faculty and staff, Part-Time in excess of 1250 hours per annum	1st of month following date of employment	Voluntary	S $ 3.50 F $10.83	S $10.50 F $32.49	Allstate	YES	'83
WINDSOR								
Green Shield, 100 plus 4	CUPE 1393	After Probation Period	Compulsory unless other coverage by spouse	NIL	S $17.10 F $38.34	Green Shield	YES	'84
	CUPE 1001 CUDE 100	"	"	NIL	S $16.03 F $36.07	Green Shield	YES	84
Green Shield, 100 plus 4	Admin. Executives	" "	" "	NIL NIL	S $14.82 F $33.34	Green Shield	YES	'84
YORK								
Equivalent Blue Cross #7 with riders 1,2,3 & 4 100% basic 50% major including ortho caps & bridgework - max $1400 per year.	Professional & Managerial	Date of appointment	Compulsory, unless covered elsewhere	S NIL F NIL	S $16.78 F $52.52	Lon Life Financial Services	YES self experienced	'85
as above with max. of $1,600 per year	Faculty	"	"	"	S $19.47 F $59.48		"	CURRENT
Similar to Blue Cross #7 100% Basic - max $1000 per calendar year. Including Caps and Bridgework - max $1400 per year	Support Staff	Date of appointment	"	Staff S NIL F NIL	S $19.65 F $48.87		"	'85
Similar to Blue Cross #7 100% Basic - Max $1,000 per calendar year	I.U.O.E., CUPE, UPGWA	"	"	IUOE S NIL F NIL	S $13.76 F $36.73			'85
				UPGWA S NIL F NIL	S $10.50 F $27.93			'85
				CUPE S $ 1.42 F $ 4.15	S $10.95 F $31.92			'85

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
BROCK					
Paid-up 10 yrs. service $1,000 10-15 " " 2,000 15-20 " " 3,000 20-25 " " 4,000 25 " " 5,000 - policy is purchased at retirement with volume related to yrs. of service. - applies to non-unionized full-time faculty and staff	NIL	n/a			n/a
CARLETON					
NIL	-	Yes* *Provided on Retirement of Staff member (i) if age 55 or over (ii) has 5 or more years service (iii) is a member of the Plan	Nil	S $ 5.39 F $18.84	Dental Plan Faculty Union only coverage continues. University pays 100% of premiums S $14.15 F $40.51 Athletic Facilities Free Use
GUELPH					
CUPE $1,000 paid up policy All others - NIL	NIL N/A	Can continue on optional basis paying 50% of premiums	S $ 6.28 F $15.37	-	Dental - can continue on optional basis paying 75% premium S $10.97 F $36.52
LAKEHEAD - Currently examining retiree benefit programs					
LAURENTIAN - No post-retirement benefits					
MCMASTER					
$5,000 paid up policy	NIL	YES	NIL	S $ 6.00 F $17.30	Free Parking. Free use of athletic facilities. Discount at Bookstore. Free Dental Plan S $13.00 F $31.00

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
OISE **Support Staff** NIL - unless employment is continued. At which time maximum becomes $25,000	NIL	Yes - reduced coverage, 80% of eligible charges covered after deductible of $25	Professional & General Support Staff S $ 9.93 F $24.90 Research Officer S $ 7.85 F $20.04	NIL	n/a
Faculty $25,000	Employer $2.50 Retiree $2.50	Same as active employees including vision and hearing aids except that life time maximum reduced to $10,000	$ 6.34 S $10.26 F	$ 6.34 S $10.26 F	Dental Benefits - same as active employees S $10.10 Employer S $10.10 Retiree F $32.16 Employer F $32.15 Retiree
OTTAWA 1. Retired staff members insured before May 1, 1971; 50% of annual earnings 2. Retired staff members insured after May 1, 1971; 2½% for each year of service (max. 20) minimum benefit $2,000 3. Retired staff members insured after July 1, 1976; - less than 10 years service $2,000 - 10 or more years' service: 10% of final salary with minimum of 2,000 and max. of 5,000 coverage.	NIL				Semi-Private accommodation Plan (Optional) S $ 2.86 F $ 5.44 Private Room Coverage (Optional) S $ 3.96 F $ 8.66
QUEEN'S **Basic** 100% of final salary at 65 reducing by 20% per year to 10% at 70 with a $3,000 minimum.	NIL	YES 30% of eligible charges covered.	S $ 1.00 F $ 4.05	S $ 2.25 F $ 9.45	Semi-private hospital coverage S $ 2.05 F $ 5.35
Optional no post retirement benefit					
RYERSON N/A	N/A	Yes - Semi-Private and limited supplemental health benefits	S $ 5.47 F $10.98	NIL	DENTAL INSURANCE -$2000 max per calendar year -basic services - 90% of expenses on current fee guide -major services - 50% of expenses on current fee guide S - $14.56 F - $31.47

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
TORONTO					
n/a	n/a	Blue Cross extended health care	S $ 7.31 F $21.53	S $ 7.30 F $21.53	Blue Cross semi-private employee/er premium S $ 3.78 $ 3.78 F $ 7.56 $ 7.56 Blue Cross Dental Plan #9 employee premium S $ 5.06 F $11.48 employer premium S $ 5.05 F $11.47
TRENT - No post-retirement benefits					
WATERLOO					
An amount equal to the lessor of: 25% of the amount for which employee was insured immediately prior to retirement or, 37½ of employees final salary but not less than $2,000	NONE	Sickness and accident	NONE	S $ 5.99 F $19.34	
WESTERN					
Paid-up policy equal to 50% of amount of basic insurance in effect at time of retirement, with the maximum policy being $15,000	NIL	YES	NONE	S $ 9.69 F $19.38	
WLU - No Post-Retirement Benefits					
WINDSOR					
$1,500 paid-up insurance for staff at age 65	NIL	-	-	Single Premium about $800.00	Green Shield Prescription Plan - Employee premium - NIL Employer premium S $11.39 F $22.78
YORK - Five year "Pilot" Program for full time faculty					
NIL	NIL	YES	NIL	$12,000 annually	Private Hospital coverage Dental Plan - similar to coverage prior to retirement.

VACATION ENTITLEMENT

BROCK

Sec/Cler/Tech

1st cal yr - 1 day/mo. max 10 days
2nd full calendar yr - 2 weeks
3rd full calendar yr - 3 weeks
10th full calendar yr - 4 weeks
20th full calendar yr - 5 weeks

Mtce/Housekeeping

Up to 3 yrs - 2 weeks
after 3 yrs - 3 weeks
after 10 yrs - 4 weeks
after 19 yrs - 5 weeks
after 30 yrs - 6 weeks

Adm/Professional

1st and 2nd full calendar yr
- 3 weeks
3rd calendar yr and beyond
- 4 weeks
20th calendar year and beyond
- 5 weeks

Faculty and Librarians

4 wks upon appointment (pro-rated in 1st year)
5 wks in 20th calendar yr.
(Librarians only)

CARLETON

Non-Union Support Staff

1 - 5 years - 15 da/yr
6 years - 16 da/yr
7 years - 17 da/yr
8 years - 18 da/yr
9 years - 19 da/yr
10 yrs & up - 20 da/yr
15 or more - 22 da/yr
18 or more - 25 da/yr

Managerial/Prof. Staff

22 day/yr from date of appointment
25 day/yr after 15 years.

Note: On an employee's (excluding Faculty) 25th anniversary date, he shall be granted an additional 10 working days with pay leave that year only.

Faculty

One month

Non-Academic Unions

Varies between agreements - similar to non-union support staff

GUELPH

Faculty: - 1 month

Professional Staff

1 - 3 years - 15 days
4 years - 22 "
16 years - 25 "

Supervisory

1 - 3 years - 15 days
4 years - 22 days
16 years - 25 days

C.U.P.E.

1 year - 10 days
2 years - 15 days
7 years - 16 days
8 years - 18 days
10 years - 20 days
12 years - 21 days
14 years - 22 days
16 years - 23 days
18 years - 24 days
20 years - 25 days

Support Staff & Non CUPE Bargaining Groups

1 year - 10 days
2 years - 15 days
5 years - 16 days
7 years - 17 days
8 years - 18 days
9 years - 19 days
10 years - 20 days
15 years - 22 days
20 years - 25 days

VACATION ENTITLEMENT

LAKEHEAD

Non-Union Support Staff

Up to 8 years - 3 weeks
Over 8 years - 4 weeks

Office Union

Up to 3 years - 2 weeks
3 to 8 years - 3 weeks
Over 8 years - 4 weeks

Mtce/Housekeeping

Up to 4 years - 2 weeks
4 to 8 years - 3 weeks
Over 8 years - 4 weeks

Faculty and Senior Admin.

4 weeks

LAURENTIAN

Faculty

1 month or 23 working days. After 5 continuous years for each year of employment thereafter, the member will be entitled to an additional 2 days to a maximum entitlement of 33 working days.

Administration

- 3 weeks after 1 year 6th to 8th Level of Hickling Johnston Salary Scale.
  4 weeks after 5 years.

- 4 weeks after 1 year from 9th Level of Hickling Johnston Salary Scale. After 10 years of continuous service, 1 extra day and 1 additional day every year of continuous service thereafter. Maximum vacation allowance 7 weeks.

Support Staff/C.U.P.E.

1 - 4 years - 15 days per year
5 years - 16 days per year
6 years - 17 days per year
7 years - 18 days per year
8 years - 19 days per year
9 years - 20 days per year (Support Staff only)
10 years - 20 days per year
11 years - 21 days per year
12 years - 22 days per year
13 years - 23 days per year
14 years - 24 days per year
15 years - 25 days per year
16-17 years - 26 days per year
18-19 years - 27 days per year
20-21 years - 28 days per year
22-23 years - 29 days per year
24-25 years - 30 days per year
26 or more - 31 days per year

I.U.O.E./Canadian Guards Association

1 - 9 years - 3 weeks at 6% of total earnings
10 - 14 years - 4 weeks at 8% of total earnings
15 years - 5 weeks at 10% of total earnings

MCMASTER

Vacation Group	Category	Salary Level
A	Clerical/Secretarial	1 - 6
	Technicians, Professional/Management Nurses and Related Positions, Reactor Operators and Lead Hands, Instructional Assistants, Equivalent Positions.	7 - 11
B	Professional/Management, Equivalent Positions	12 & higher
C	Librarians	

VACATION ENTITLEMENT

MCMASTER (cont'd)

Vacation Entitlement - (based on service at June 30th)

	Group A	Group B	Group C
Less than one year (express in working days per completed months of service)	1.25	1.67	1.83
1 but less than 4 years service	15	20	22
4 but less than 20 years service	20	20	22
20 or more completed years	25	25	25

OISE

Professional and Academic Support (Full-time)	General Support	Faculty	Project Directors
Less than 10 months - 2 days for each full mth. 10 months, but less than 3 years - 1 month (22 days) 3 years and over - 5 weeks	- fulltime less than 6 months - 1 day for each full month. 6 months, but less than 18 months - 2 weeks 18 months, but less than 3 years - 15 days 3 years, but less than 4 years - 22 days 4 years but less than 5 years - 23 days 5 years but less than 6 years - 24 days 6 years and over - 25 days	one month annually	five weeks annually

OTTAWA

Senior Management Positions	Middle Management Positions	Technical/Clerical/Secretary	Faculty
A) 1 mo. (22 days) after 12 mos.	A) 3 wks (15 days) after 12 mos.	A) 3 wks (15 days) after 12 mos.	1 month
B) 23 " " 21 years	B) 4 wks (20 days) after 3 years	B) 16 days after 6 years	
24 " " 22 years	C) 21 days after 16 years	17 " " 7 years	
25 " " 23 years	22 " " 17 years	18 " " 8 years	
26 " " 24 years	23 " " 18 years	19 " " 9 years	
27 " " 25 years	24 " " 19 years	20 " " 10 years	
28 " " 26 years	25 " " 20 years	21 " " 16 years	
29 " " 27 years	26 " " 26 years	22 " " 17 years	
30 " " 28 years	27 " " 27 years	23 " " 18 years	
31 " " 29 years	28 " " 28 years	24 " " 19 years	
32 " " 30 years	29 " " 29 years	25 " " 20 years	
	30 " " 30 years	26 " " 26 years	
		27 " " 27 years	
		28 " " 28 years	
		29 " " 29 years	
		30 " " 30 years	

VACATION ENTITLEMENT

QUEEN'S

Up to 1 year - 1 da/mo max. 10 da/yr
After 1 year - 15 da in that calendar year
After 5 years - 1 additional day for each additional year of service
After 10 years - 20 days
After 13-14 years - 21 days
" 15-16 " - 22 days
" 17-18 " - 23 days
" 19 " - 24 days
" 20 " - 25 days

RYERSON

1st year - CUPE and Support Staff to Grade 18 - 1.25 da/mo. maximum 15 days, Librarians/Counsellors - 1.66 da/mo. maximum 20 days.
8 full years - 20 days (Seniors Administrators above Grade 18) - 20 days
Acad. Administrators - 20 days
Faculty - No less than 2 consecutive months and not more than 3 consecutive months in any 12 month period (including course preparation)

TORONTO

Administrative Staff

After 1 year of service - 10 days
After 2 years of service - 15 days
After 6 years to 7 years of service - 16 days
" 7 " " 8 " " " - 17 days
" 8 " " 9 " " " - 18 days
" 9 " " 10 " " " - 19 days
" 10 " " 12 " " " - 20 days
" 13 " " 15 " " " - 21 days
" 16 " " 18 " " " - 22 days
" 19 " " 21 " " " - 23 days
" 22 " " 24 " " " - 24 days
" 25 years of service - 25 days

Faculty

One month after one year of service

Senior Administrative Staff

After 1 year of service - 20 days
After 10 years through 24 years - 1 additional day every 3 years
(as indicated under administrative staff)
After 25 years - 25 days

Librarians

After 1 year to 11 years of service - 21 days
" 12 years to 13 years of service - 22 days
" 14 " " 15 " " " - 23 days
" 16 " " 17 " " " - 24 days
" 18 years of service - 25 days

TRENT

Full-time and Part-time Staff

Less than one year - One day per month to a maximum of ten
1 year - 10 days
2 years - 12 days
3 - 5 years - 15 days
6 years - 16 days
7 years - 17 days
8 years - 18 days
9 - 10 years - 20 days
11 - 12 years - 21 days
13 - 14 years - 22 days
15 years - 23 days
16 & over - 25 days

In the 25th year a member shall have a special "Quarter Century" vacation consisting of an extra five days for a total of 30 days' vacation.

Faculty

20 working days

Librarians

Less than 10 years service - 22 working days
After 10 years of service - 25 working days

VACATION ENTITLEMENT

WATERLOO

Sec/Cler/Jr Service Union & Non-Union Hourly

11 days after 1 yr
12 days after 2 yrs
14 days after 3 yrs
15 days after 4 yrs
16 days after 6 yrs
17 days after 7 yrs
18 days after 8 yrs
19 days after 9 yrs
20 days after 10 yrs
21 days after 11 yrs
22 days after 13 yrs
23 days after 15 yrs
24 days after 17 yrs
25 days after 18 yrs

Sr. Service/Intermed. Tech/Security Officers

15 days after 1 yr
16 days after 6 yrs
17 days after 7 yrs
18 days after 8 yrs
19 days after 9 yrs
20 days after 10 yrs
21 days after 11 yrs
22 days after 13 yrs
23 days after 15 yrs
24 days after 17 yrs
25 days after 18 yrs

Faculty

1 months after 1 year

Management Prof. Specialists
Sr. Technical

20 days after 1 yr
21 days after 11 yrs
22 days after 13 yrs
23 days after 15 yrs
24 days after 17 yrs
25 days after 18 yrs

WESTERN

Administrative Staff

Up to 2 years - 3 weeks
After 2 years - 4 weeks
After 21 years - 5 weeks

Faculty

1 month

CUPE - Thompson Arena & Food Services

up to 8 years - 15 days
9 to 20 years - 20 days
21 years or more - 25 days

Cdn Guards Assoc.

Up to 8 years - 15 days
9 to 20 years - 20 days
21 years or more - 25 days

CUPE - Physical Plant

Up to 8 years - 15 days
9 to 19 years - 20 days
20 years or more - 25 days

WLU

Support Staff

2 weeks after 1 year
3 weeks after 3 years
4 weeks after 10 years
5 weeks after 20 years

Maintenance Staff Union

2 weeks after 1 year
3 weeks after 4 years
4 weeks after 10 years
5 weeks after 20 years

Management Professional's and Faculty

22 days after 1 year
25 days after 20 years

WINDSOR

Admin. & Union

6 mo - Under 1 yr - 5 days
1 - 3 years - 2 weeks
4 - 9 years - 3 weeks
10- 19 years - 4 weeks
20 years or more - 5 weeks

Faculty

4 weeks

YORK

CUPE, IUDE and Support Staff

2 weeks after 1 year
3 weeks after 2 years
4 weeks after 7 years

Faculty

4 weeks immediately

Professional & Management

3 weeks after 1 year
4 weeks after 3rd year.

United Plant Guard Workers

2 weeks after 1 year
3 weeks after 2 years
4 weeks after 8 years

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contribution to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
BROCK					
12 months leave after 6 years service or 6 months after 3 years. Tenure not required.	apply to Dept. Chm. outlining research program. File report with Dean upon return.	75% for 12 mths; In lieu of 12 months after 6 years at 75% of salary, a 6 month sabbatical can be taken at 100% of salary.	sabb. leave is a privilege not a right. Not obligated to return.	100% of salary	YES
CARLETON					
12 months leave after 6 years service or 6 months after 3 years to tenured faculty	apply to Dept. Chm. and Dean outlining purpose of leave. File report with Dean upon return.	80% for 12 mths; 60% for 6 mths after 3 yrs.	sabb. leave is a right not a privilege. Obligated to return.	150% of salary	YES
GUELPH					
up to 12 mths leave after 6 years service. Tenure is required.	apply to Dept. Chm. giving tentative program	75-100% depending on length of leave. Max. 100% from all sources.	sabb. leave a privilege not a right. Obligated to return.	100% of salary for paid leave up to 7 mths. reducing to 75% of salary up to 12 mths paid leave.	YES
LAKEHEAD					
12 mths. leave after 6 yrs. service. Tenure is required.	apply to Dean outlining purpose of leave. File report upon return.	75%	sabb. leave a privilege not a right. Obligated to return.	75% of salary	YES
LAURENTIAN					
6 or 12 mths after 6 yrs. service.	apply to Dept. Chm. and Dean outlining study project. File report on return.	80-100% for 12 mths (depending on yrs service): 100% for 6 mths.	sabb. leave conditional upon proposal being accepted.	100% of salary	YES
MCMASTER					
6 or 12 months leave after 6 yrs service. Tenure not required.	apply to Dean outlining purpose of leave. File report with Dean upon return.	75% for 12 mths, 100% for 6 mths.	sabb. leave a privilege not a right. Obligated to return.	115% of salary from all sources.	YES
6 months leave after 3 years (must be tenured, full-time)	Must be approved by Dean, Dean Grad Studies & VP Academic	75% for 6 months or 87.5% for the salary year in which the leave occurs.	All leaves now termed research leaves		YES

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contribution to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
OISE					
6 mths leave after 4½ yrs service or 1 year after 9 yrs service (i.e. the equivalent of 1 year for each 9 years of service) for full-time Assistant, Associate or Full Professor.	Apply to Dept. Chm. outlining proposal for leave. File report with Director within 30 days of return.	100%	Obligated to return	100%	YES
OTTAWA					
6 mths leave after 3 years, or 12 mths leave after 6 yrs service. Tenure is required.	apply to Teaching Personnel Cttee. outlining research program. File report with Dean upon return.	75% for 12 mth (could go to. 90% for deferred leaves); 100% for 6 mths	sabb. leave a privilege not a right. Obligated to return.	100% subject to approval of his/her dean.	YES
QUEEN'S					
6 or 12 mth leave after 6 yrs service. Tenure not required.	apply to Dept. Chm. outlining nature of scholarly activity. File report upon return.	75% Max. 100% from all sources	sabb. leave a privilege not a right. Obligated to return.		
RYERSON					
12 mth leave or less, following 6 yrs service.	apply to Dept. Chm. 8 mths prior to leave.	60-90% for up to 12 mths. depending on years of service. Max. 100% from all sources. if greater remuneration is received entitlement from institute will be reduced by 1/2 the excess.	expected to return to active employment at end of leave. Renewal of leave may be granted by mutual agreement.	100% of salary	YES
TORONTO					
6 or 12 mths leave after 6 yrs service. Tenure not required	outline study program with application. File report upon return	80% for 12 mths; 100% for 6 mths; Max. 100% from all sources.	sabb. leave a privilege not a right. Obligated to return.	100% of salary	YES

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contribution to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
TRENT					
12 mths leave after 6 yrs of service* or 6 mths after 3 yrs. service * includes academic leaves	apply to department 2 years in advance outlining plans and projects. Department submits 3 year sabbatical plan to the Dean and committee on Academic Personnel by 15 Nov. of each year. File report on return.	60-100% (depending on length of service* for 6 mths or 12 mths leave * includes academic leaves.	length of leave and salary level determined by "Earned Years of Service"	100% of salary	YES
WATERLOO					
6 or 12 mths leave after 6 yrs service. Tenure required in some facilities	apply to Dept. Chm. outlining research program	75% for 12 mths leaves after 6 yrs; 100% for 6 mth and 12 mths leaves after 6 years.	sabb. leave a privilege not a right. Obligated to return.	100% of salary	YES
WESTERN					
6 or 12 mth leave after 6 yrs. service. Tenure not required.	apply to Dept. Chm. outlining study program	75% for 12 mths; 100% for 6 mths. Max. 100% from all sources.	sabb. leave a privilege not a right. Not obligated to return.	100% of salary	YES
WLU					
6 or 12 mths leave after 6 yrs service. Tenure is required.	apply to Dept. Chm. outlining research program. File report with Chm. and Dean upon return.	75% for 12 mths; 100% for 6 mths; Max. 100% from all sources	sabb. leave a privilege not a right. Not obligated to return.	100% of salary	YES - if meets qualifications of Research Committee
WINDSOR					
12 mth leave after 6 yrs. service. Tenure is required.	outline intended activities with application. File report upon return.	60-100% for 12 mths (depending on yrs service). Max. 100% from all sources.	sabb. leave a privilege not a right. Obligated to return.		
YORK					
6 or 12 mths leave after 6 yrs service. Tenure is required.	apply to Dept. Head and Dean outlining study program. File report upon return.	75% for 12 mths plus employer's supplementary support (maximum 5%); 100% for 6 mths; Max. 100% from all sources.	sabb. leave a right not a privilege. Obligated to return.	100% of salary	YES

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted To Principal Residence	First Purchase Within Area
BROCK						
housing loans not available						
CARLETON						
all full-time staff	no restriction	$20,000	PLR + ½% over 10 yrs. PLR + 1¼% over 20 yrs.	borrower gives 2nd mortgage to university to secure loan	YES	NO
GUELPH						
full time tenured faculty & staff first home 10% equity	Within the City of Guelph or vicinity	lessor of $20,000 and annual salary	PLR + 3/4% over 15 years		YES	YES
LAKEHEAD						
full-time faculty and senior support staff; principal residence 10% equity	within 20 miles of the City Limit of Thunder Bay	$12,500	PLR + ½% over max. of 10 years.	borrower gives mortgage to university to secure loan	YES	one loan can be used during the time of employment
LAURENTIAN						
full-time members of faculty, technicians & admin. officers, principal residence equity 50% of second mortgage and at least 10% of assessed value.		$10,000	PLR + ½% over 10 yrs. max.	borrower gives 2nd mortgage to university to secure loan	YES	NO
MCMASTER						
Tenure stream faculty and full time support staff, principal residence, 10% equity.	within daily commuting distance of campus	$30,000	PLR + 3/4% up to 15 yrs. PLR + 1% for excess over 15 years (Weekly floating rate)	borrower gives mortgage to University.	YES	NO
OISE						
All regular full-time faculty and support staff. 10% equity	No restrictions	$20,000	PLR + 1% over 10 yrs.	Borrower gives Mortgage to Institute to secure loans	YES	NO

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted To Principal Residence	First Purchase Within Area
OTTAWA						
full time faculty and support staff, principal res., 10% equity: 1st mortgage and equity to equal 70%	within Ottawa/Hull region	$30,000	PLR + ½% over 15 yrs.	borrower gives 2nd mtge to University to secure loan. 1st and 2nd mtge payments must not exceed 30% of salary	YES	YES
QUEEN'S						
All staff principal res. 10% equity; 1st mortgage and equity to equal 70%	within the Kingston area	lesser or annual salary, 30% of property price, and $20,000	PLR + ½% over max. 10 years.	borrower gives 2nd mtge to university to secure loan. Carrying charges not to exceed 30% of salary		
RYERSON						
20% equity	within reasonable commuting distance	$10,000	PLR + 3/4%	N/A	YES	NO
TORONTO						
Programs I & II -full-time faculty and support staff - first home - 10% Personal Equity - Principal Residence	Within daily commuting distance of St. George, Scarborough and Erindale campuses.	lesser of twice annual salary or $40,000	PLR + 3/4% for 15 years. PLR + 1% for 20 years - open	borrower gives 2nd mtge to University to secure loan. Annual mtge payments & taxes not to exceed 30% of gross income		
Program III - subsequent purchases - refinancing		1st mtge - the lesser of 75% of purchase price or a max. of $75,000 2nd mtge - twice annual salary or a maximum of $40,000 Total 1st and 2nd - $115,000	-prevailing int. rate on mtge - 1,3 or 5 year terms. 10% prepayment annually - same interest rate as first mtge - open - life ins. for $35,000	1st mtge to Kinross Mtge. Corp. 2nd mtge - borrower gives 2nd mortgage to University to secure loan. Annual mortgage payments & taxes not to exceed 30% of gross income.		

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted To Principal Residence	First Purchase Within Area
TRENT						
regular appointee	within the Peterborough area.	$10,000	prevailing interest rate		YES	NO
WATERLOO						
new full time faculty and staff; principal res. first home 10% equity	within Cities of Waterloo or Kitchener neighbouring communities, or respective environments	lesser of annual salary and $20,000	PLR + 1% for everyone	borrower gives 2nd mtge to university to secure loan. Total of all guaranteed loans not to exceed $1.5 million	YES	YES
WESTERN						
full time faculty and staff, principal res. 10% equity	within 30 miles of university	lesser of $30,000 or applicants gross annual salary.	PLR + ½% under 10 yrs; PLR + 1% for 10-20 years.	must be secondary financing. mortgage given to University to secure loan. Can be used for refinancing.	YES	NO
WILFRID LAURIER						
full time faculty, first home, 10% equity	within Cities of Waterloo or Kitchener, neighbouring communities, or respective environments	$20,000	PLR + 3/4% over 10 years.	Carrying charges not to exceed 30% of salary	YES	YES
WINDSOR						
NOT AVAILABLE						
YORK						
10% equity, Faculty and Professional & Managerial Staff		$35,000	PLR + 3/4% up to 15 yrs. PLR + 1% up to 20 yrs. Subsidized by University between 7-11% provided annual salary does not exceed ceiling.	Annual salary ceiling eligibility adjusted annually in YUFA negotiations	YES	NO

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
BROCK				
all full time employees, their spouse and dependant children. Includes spouse and dependant children of a deceased full-time employee.	student must successfully completed course		for full-time employees, provided the course is directly related to the job.	NO
CARLETON				
bargaining unit members & dependants from date of employment. Dependants are defined as children for whom employee is entitled to claim tax exemption under Income Tax Act during year in which free tuition requested or children not over age 21 to whom employee provides regular financial support	student must maintain good standing	dependants and members on LTD or retirement benefits, and dependants of member who dies in service remain eligible for free tuition.	YES - If taken at the request of the University.	YES - with agreement of Dept. Head
GUELPH				
free tuition available to employees but not dependants		there is a fee assistance program	YES - 75% of fee paid up to $200	YES - 3 hours per week
LAKEHEAD				
all full-time employees, their spouses and dependants		Non academic employees must have completed their probation periods.	YES - 75% of fee for work related courses (maximum $200 annually)	YES - as determined by Dean or Director
LAURENTIAN				
full-time members of staff, their dependants and spouses. Policy amended Sept. 1/81 to include dependants of deceased retired employees and dependants of employees deceased while in the full-time employ of University.	student must remain in good standing		YES - depending on usefulness of course	No, an exception to this policy must be approved by Dept. head.
MCMASTER				
continuing full or half-time faculty and staff. No dependants.	assistance for repeat courses limited to 50%	free tuition applies to credit and extension courses.	YES - for work related courses	1 hour per week free - rest must be made up.

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
OISE				
Full-time support staff employed 6 months or more. No dependants. Course must pertain to employee's responsibilities. Subject to employee Management Committee approval.		Fee waiver Agreement for degree courses with one University only. 2 courses per year.	NO	3 hours per week with Agreement of Dept. Head
OTTAWA				
spouse and dependants (under 26 years)		students must pay incidental fees. Free tuition available 3 years after retirement. No longer available 5 years after employee's death. Up to age 26 per dependant.		N/A
QUEEN'S				
support staff only	courses must be passed for rebate	there is a fee re-imbursement program, may take 3 courses per year.	YES - taken at the request of University.	YES - with agreement of Dept. Head.
RYERSON				
Full-time faculty and dependants recognized in law. Must meet admission requirements and be accepted by the Registrar's Office. Waiver of Tuition Fee for faculty, continues in force while on leave, with or without salary, disabled and/or Retired, and to dependants of deceased employees.		free tuition fee for credit or non-credit courses offered by Ryerson		
Full time administrative and academic support staff, their spouses and children up to age 25, or if disabled no age limit. Must meet admission requirements and be accepted by the Registrar's Office.	100% Rebate - any work related course taken at any post-secondary institution. 50% Rebate - for interest courses, must be taken at Ryerson.	Free tuition for credit courses offered by Ryerson and work related non-credit courses fee assistance programme.	Yes - providing no equivalent course available at Ryerson and work related.	Yes, if supervisor agrees, subject to service requirements

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
TORONTO				
full-time faculty and regular part-time faculty with 3 yrs. service and dependants of active, retired or deceased (while in service or retirement) staff members.	courses must be passed for rebate	free tuition applies to degree courses and courses through the school of continuing studies which must be taken on employee's own time.	YES	YES - with approval of supervisor
TRENT				
full-time faculty; staff holding regular or recurring appointment	courses must be passed for fee waiver	free tuition (as a waiver) applies to only one (1) course per academic session; graduate courses at Trent included.	YES (Credit Only)	YES - with approval of Supervisor. Lost time must be made-up
dependants (spouse & children)	Fee Waiver	Trent undergraduate courses only	NO	
WATERLOO				
faculty and staff course pertains directly to employee's responsibilities		a 50% fee assistance program for full-time staff and for courses at U. of W. - not work related. Also 50% fee assistance available for children of faculty and staff.	YES	YES - work related course, with approval of Dept. Head.
WESTERN				
Full-time Staff, CUOE, CGA, CUPE - Food Services, CUPE - Thompson Arena	courses must be passed for rebate.	no limit for credit courses taken at UWO. Off-campus: limited to cost of 1 UWO undergraduate course.	YES - if job related	YES - providing does not interfere with work flow
CUPE - Physical Plant	courses must be passed for rebate	maximum of 2 undergraduate courses per year if taken at UWO. Off-campus: limited to cost of 1 UWO undergraduate course	YES - if job related	YES - providing does not interfere with work flow

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
WESTERN (Cont'd) Eligible dependents of full-time faculty (Spousr & Dependent Children)		Plan provides pre-paid tuition scholarships for university courses taken for credit according to the following conditions. The required minimum grades for the award of scholarships under this plan shall be: (i) for students completing secondary school within the previous two years, 70% in the best six Ontario Grade 13 subjects (or equivalent if secondary school completed elsewhere). (ii) for mature and/or part-time students, a minimum of a B grade in the last year of formal education. Where the foregoing requirement is difficult to establish, the student must enrol in the course(s), pay the fee and achieve a B grade to qualify retroactively for scholarship assistance for that course or courses. Once this requirement has been met, advance payment will be available provided (iii) below is satisfied. (iii) to maintain a scholarship, an average of B in the courses taken in the previous academic year shall be require. The scholarship shall be tenable at any degree-granting University or College. The six of the unit scholarship shall be $700 for 1985-86. The size of the scholarship for a part-time student shall be one-fifth of the scholarship for a full-time student times the number of courses. Scholarships shall be tenable for a maximum of four years of full-time enrollment or its equivalent.	YES	N/A
WILFRID LAURIER full-time faculty and staff plus dependants under age 25.		also a fee assistance program for spouse (50% reduction) maximum 2 courses per year.	YES - if taken at the request of University	NO

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
WINDSOR				
full-time faculty, S.E.I.U. Local 210, 1001, 1393, 100 U.P.G.W.A. 1958 Administration	N/A N/A	Tuition remission for employee, spouse, and tax dependent children and spouse of deceased retiree at U. of Windsor	NO NO	YES - if supervisor agrees and lost time made up.
YORK				
All full-time employees. Spouses and/or dependants covered after 12 mos. of employment. Spouses and/or Faculty Dependants covered upon appointment date. Retirees.		free tuition applies to degree credit courses at York.	NO	YES - with special arrangements agreed between employee and dept. head.

PARKING POLICIES

FEES	OPERATES ON BREAKEVEN BASIS	OTHER
BROCK		
Free parking in main parking lot. Other lots with coin operated access are available at a 50¢ fee.	YES (coin operated lots)	
CARLETON		
$91 - $188 p.a.	YES	parking only in designated areas according to permit. Repeated violation may result in cancellation of privileges.
GUELPH		
$42 p.a.	YES	parking only in designated areas according to permit. Non-payment of fines results in suspension of privileges. Regulations apply in colour-coded and hourly-rate areas 0800 - 1700 M-F.
LAKEHEAD		
$42.00 per annum	YES	No reserved spaces.
LAURENTIAN		
$45 p.a. restricted; $26 p.a. semi-restricted; $13 p.a. for general	YES	parking only in designated areas according to permit.
MCMASTER		
$54 - $168 p.a. unreserved, $3.00 max. daily rate	YES	parking only in designated areas according to permit.
OISE		
$56 per month $4.40 daily rate	-	Regulations apply to outdoor and indoor lots. No assigned spaces.
OTTAWA		
$240 p.a. for support and faculty $160 (8 mths) for students	YES	parking only in assigned lot; regular permits valid only 0700-2330
QUEEN'S		
$90 - $96 p.a. outdoor; $414 p.a. indoor. Also daily fees and meters		regulations apply to outdoor lots 0700-1700 M-F and indoor all the time. No reserved spaces.

PARKING POLICIES

FEES	OPERATES ON BREAKEVEN BASIS	OTHER
RYERSON		
$360 p.a. unreserved on priority system (years of service and distance)		parking only in assigned lot according to permit.
TORONTO		
$480 p.a. reserved; $240 p.a. unreserved; daily max. $4.00 evening; $2.25 (inner campus and outer campus - flat rate)	YES	
TRENT		
Employees: $6.60 or $4.40 per month for designated lots	YES	"Trent Express Bus" pass may be purchased for $55
WATERLOO		
$90 p.a. - 75¢ a day	YES	Assigned lots. No reserved spaces
WESTERN		
$24 - $96 p.a.; reserved; $12 - $48 p.a.; unreserved	YES	parking only in assigned lot. Regulations apply to all Red, Blue, Green lots 0700-1800 M-F.
WILFRID LAURIER		
free for faculty and staff	subsidized by University	parking in assigned lots only
WINDSOR		
all lots $66.00 p.a.	--	parking only in assigned lot
YORK		
Staff; Reserved $194.00 p.a. Unreserved $61.50 p.a.	YES	parking in assigned lots or any unreserved lot.

ACCESS TO ATHLETIC FACILITIES

BROCK	Entire Complex - $75 per individual plus $35 per spouse. Swimming Pool Only - $75 per adult. $140 per family; Children under 18 are $45.
CARLETON	Use is free ($81.10 fee paid by the University), no reduced fees to family.
GUELPH	$25.00 per semester plus locker fee. - lockerette - $8.00, 1/2 - $11,00, full - $16.00
LAKEHEAD	Employee membership - $85 single, $125 family
LAURENTIAN	user's fee of $6.00 per card and $3.00 for lockerette for F.T. Faculty and Staff and user's fee of $40.00 for P.T. Faculty and Staff and $80.00 for the family package.
MCMASTER	user fee, $85.00 individual
OISE	not applicable
OTTAWA	free use for employee ($20 fee paid by University) family membership cost $25 p.a.
QUEEN'S	free use, $48 family for lockers and laundry
RYERSON	free use (Second priority - students have first priority)
TORONTO	Joint membership - athletics, Hart House & Faculty Club $153.72 p.a., University $79.92 p.a.
TRENT	free use for staff working 17½ hrs or more per week
WATERLOO	user fee, Single $40.00, Family $80.00 (Locker fee extra)
WESTERN	individual $72 p.a., family $88 p.a. plus locker and towel services $15.20 p.a. Gym apparel $81.00 p.a.
WILFRID LAURIER	free use
WINDSOR	free use - full time faculty and staff
YORK	user fee, single $35.00, family $60.00

DAYCARE FACILITIES

	ARE DAYCARE FACILITIES PROVIDED?	HOW MANY SPACES ARE AVAILABLE?	IS THE FACILITY ON OR OFF CAMPUS?	ELIGIBILITY	AGES OF CHILDREN ACCOMMODATED	WHAT IS THE MONTHLY COST?	WHAT TYPES OF SUBSIDIES ARE AVAILABLE?	WHAT COSTS ARE BORNE BY THE UNIVERSITY?
BROCK	YES	32 licensed	ON	single and married parent students	2 - 6	$300/mo full-day $120/mo part day	grants from Min. of Consumer and Social Services if eligible	NONE
CARLETON	YES	INFANTS & TODDLERS 22 PRESCHOOLERS 30	ON CAMPUS	no restrictions but preference given to students & staff	6 MOS TO 4 YEARS	INFANTS & TODDLERS $700 PRESCHOOLERS $477	From Regional Government based on parents income	Rent free facility for preschoolers
GUELPH	YES	32	ON	must be connected with university	1 - 5	$360.	NIL	NIL
LAKEHEAD	N/A							
LAURENTIAN	N/A							
MCMASTER	YES	49	ON	Open priority to employees	18 mths to 5 yrs	18 mths - 2½ yrs - $425 2½ yrs - 5 yrs - $330	Regional Gov't Low Income Families	Space Utilities
OISE	YES	24	ON CAMPUS	1. Parents working or studying at OISE 2. Working or Studying at U of T 3. General Public	2½ - 5 years	$357 per 4 week period	Purchase of Service Agreement with Metro Toronto Children's Services - Applications processed by that body.	Free Space, utilities and cleaning
OTTAWA	NO							
QUEEN'S	YES	10 ages 6-18 mths 15 ages 18 - 2½ years 16 ages 2½ - 5 years also after Kindergarten program	On Campus	Children, staff, students and members of the community	6 months to 6 years	6-18 mths $20.50 per day 18-2½ yrs $19.50 per day 2½-5 years $17.50 per day Kindergarten $11.35 half day	80%	Grant for rental of one property

DAYCARE FACILITIES

	ARE DAYCARE FACILITIES PROVIDED?	HOW MANY SPACES ARE AVAILABLE?	IS THE FACILITY ON OR OFF CAMPUS?	ELIGIBILITY	AGES OF CHILDREN ACCOMMODATED	WHAT IS THE MONTHLY COST?	WHAT TYPES OF SUBSIDIES ARE AVAILABLE?	WHAT COSTS ARE BORNE BY THE UNIVERSITY?
RYERSON	YES	62	ON CAMPUS	any member of staff have first priority. consultation service for off campus day care service	4 months to 5½ years	$98 per week, 4 mos to 2 yrs. $94 per week, 2 yrs to 5½ yrs.	Municipal subsidies are available	approx. 25% of operational costs
TORONTO	YES	50	ON CAMPUS	affiliation with University	2½ - 5 years	currently $420 per month and $448 per month eff. Jan/86	as approved through Metro Department of Community Services not from the University.	Bldg. property of University - no rent charged and University pays all utilities except telephones
TRENT	NO							
WATERLOO	YES	PAINTIN PLACE 50	ON CAMPUS	priority to faculty, staff & students	2 yrs + (toilet trained)	(Full-time) $242 non-student $225 student	may qualify through Region of Wloo.	
		KLEMMER CO-OP 30	ON CAMPUS	no req.	2 yrs + (need not be toilet-trained)	(Full-time) $255 non co-op $198 co-op		
WESTERN	NO							
WILFRID LAURIER	NO							
WINDSOR	YES	45 children	ON CAMPUS	Ability of parent to devote 1½ hours/week in nursery	2½ - 6 years	$320/mo. approx. $16.00/day	Day Nursery Assistantship	None
YORK	YES	110	ON CAMPUS	priority to students, staff & faculty 60% must be children of students	6 weeks to 6 years	$410 - $520 per month effec. Jan 1/86	Metro Toronto Childrens Services to qualifying mothers.	$56,000

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UNIVERSITY BENEFITS SURVEY

PART II (PENSIONS)

DECEMBER, 1985

PREPARED BY:

THE UNIVERSITY OF WESTERN ONTARIO

ON BEHALF OF:

THE ONTARIO ASSOCIATION OF UNIVERSITY PERSONNEL ADMINISTRATORS

ONTARIO CONFEDERATION OF UNIVERSITY FACULTY ASSOCIATIONS

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SURVEY SUMMARY

The following summarizes the results of this survey of pension plans in Ontario universities according to type of plan, eligibility, contributions, and benefits.

Type of Plan: There are 9 defined benefit plans, 7 money purchase plans with minimum guarantees, and 1 money purchase plan with no guarantees, although Western does have a minimum guarantee for those faculty who were age 45 and belonged to the old plan as of 1 July 1970, and for staff who were regular full-time employees on May 1, 1974. The faculty plan at Western is stacked and the Staff Plan is integrated, with the Canada Pension Plan with regard to contributions and benefits.

Eligibility: All plans are eligible to full-time academic and non-academic staff. In addition, McMaster, OISE, Queen's, Toronto, Trent and York offers membership to part-time staff. Participation is compulsory from date of appointment in 4 plans, from age 25 in 2 plans, from age 30 in 8 plans, from age 35 in 2 plans, and after 6 months employment in 1 plan.

Member Contributions: Contribution rates vary widely (percentage of regular earnings):

i) 2½% up to YMPE and 5% in excess - 1 plan
ii) 3% up to YMPE and 6% in excess - 1 plan
iii) 3.2% up to YMPE and 5% of excess - 1 plan
iv) 3½% up to YMPE and 5% in excess - 1 plan
v) 4.2% up to YMPE and 6% in excess - 1 plan
vi) 4½% up to YMPE and 6% in excess - 4 plans
vii) 6% less CPP - 4 plans
viii) 6½% less CPP - 3 plans
ix) 5½% to univ. plan - 1 plan

University Contributions: In all but 4 plans, university contributions at least match member contributions, but must also provide the benefits accruing under the plan. In the remaining five plans, the university contributes 7.5% less C.P.P. (Queens) 7.5% (Western Staff Plan) and 8.5% (Western Faculty Plan) 8.5% less C.P.P. (Laurentian) 8.4% less C.P.P. (Carleton).

Benefits: 1) on Normal Retirement:

In all plans, normal retirement is at age 65. Of those defined benefit plans or money purchase plans with minimum guarantees, 2 plans (Brock and Ryerson) reduce university pension only back to 1 January 1966 by way of integration with the CPP. Two other plans (Carleton and Wilfrid Laurier) also reduce pensions by 1/35th of CPP benefit, but for all years of service to a maximum 35 years. The remaining plans provide benefits based on a percentage of the average of/or year/s maximum pensionable earnings (YMPE) of the CPP plus a (higher) percentage on average best years' earnings in excess of the YMPE. Average best years' earnings are calculated on those 5 years of highest earnings in 10 plans, on those 60 consecutive months of highest earnings in 4 plans, on those 5 years of highest earnings in the last 10 years in 2 plans, and on those 5 years of highest earning since July 1, 1960 in 1 plan.

Indexing:

In 5 plans, indexing is to a maximum 2%, in 1 plan (Laurentian) to a maximum 3%, in 1 plan (Waterloo) from a minimum 5%, in 3 plans based on what fund could afford, 2 plans have no indexing or no formal policy, 2 plans provide Ad Hoc adjustments, 1 plan (Ryerson) has a special fund, and 1 plan 4 year average rate of investment return on fund less 6% (Carleton).

Standard Options:

The Annuity or benefit is normally payable for life but guaranteed 60 months in any event in 12 plans, payable for life but guaranteed 120 months in 1 plan, and payable for life only in 3 plans. Other options are available in all plans.

2) on Early Retirement:

In all plans, early retirement may begin at age 55. In all plans with minimum gaurantees and in all defined benefit plans, the amount of benefits is based on service and earnings to early retirement regardless of when benefits commence. The member normally has a choice of a deferred benefit or annuity beginning at normal retirement or a reduced benefit beginning at early retirement.

3) on Termination:

In all plans, member has choice of (i) deferred benefit payable at normal retirement, (ii) transfer of money purchase fund (in money purchase plans) or twice member's contributions plus interest (in defined benefit plans) to the registered pension fund of a new employer or to an RRSP, or (iii) refund of total account including interest. The choice of options is governed in part by Ontario pension laws. Option (iii) is only available in 1 plan (Western), and the refund is twice the member contributions plus interest in another plan (Trent).

4) on Death:

Before retirement:

In 14 plans, the beneficiary receives either all member and university contributions plus interest or only member's contributions plus interest as an annuity, in instalments, or as a lump sum. In 2 plans, there is a benfit paid to the spouse (usually 50% of member's pension) or, if no spouse, the beneficiary receives member's contributions plus interest.

After retirement:

In all plans, benefit entitlement to the beneficiary is determined by the guaranteed period of benefit payments.

Model Pension Calculation:

An example of calculation is shown in each case of the pension provided under a defined benefit formula or a minimum guarantee formula. The average best year's earnings (ABYE) was taken as being $50,000 regardless of the time period over which it was calculated. The example assumes normal retirement at age 65 with 35 years of service. Annual pensions from the formulae range from $24,415.40 at Wilfrid Laurier to $31,887.80 at Western (Staff Plan). These pensions are in addition to Canada Pension Plan and Old Age Security benefits.

DESCRIPTION OF TERMS AND ABBREVIATIONS USED

1) Pension Plans:

Money Purchase:	employee and employer both contribute a fixed percentage of salary to a fund which is expected to grow through investmetn. At retirement, this fund is used to purchase an annuity which will provide the annual pension benefits to the employee. There are no specific provisions made for dealing with inflation but these plans are usually fully portable.
Money Purchase with Minimum Guarantee:	employee and employer both contribute specified amounts as in the money purchase plan but, in addition, the employer guarantees a minimum pension via a formula such as in the defined benefit plans. At retirement, the employee chooses between the benefits provided by the money purchase and the minimum guarantee. The minimum guarantee component of most plans is indexed to a maximum 2-3% as a means of offsetting inflation. The money purchase component is usually fully portable.
Defined Benefit:	employee contributions are a fixed percentage of salary but employer contributions vary according to actuarial projections of the pension fund. At retirement, the employee receives an annual benefit based on the product of a specified percentage time years of credited service times a specified average salary (usually the average of the best five years' earnings). Most plans are indexed to a maximum 2-3% and are certainly less than fully portable.

2) Pension Benefits:

Variable Annuity:	an annuity which remains constant during any specified pension year but varies from year-to year depending on the investment performance during the preceding year of that portion of the pension fund relating to retired members.
Fixed Annuity:	an annuity which remains constant both during any one year and from year-to-year.
Life Only:	benefit which is payable until death at which time payments cease.
Life Guaranteed 60 Months:	a pension benefit which is payable for life but guaranteed 60 months in any event. The benefits may also be guaranteed for 120 or 180 months but the monthly pension payments are usually reduced accordingly.
Joint and Last Survivorship:	a pension benefit which is payable for the member's lifetime then continues to his/her beneficiary for the remainder of that person's lifetime. The monthly pension payments are usually somewhat less than those of the life only or life guaranteed benefits.

3) Abbreviations:

ABYE:	Average Best Years' Earnings found by calculating the average salary over the best five years' earnings, or over the best five of the last ten years' earnings, or over the best five consecutive years' earnings.

YMPE:	Year's Maximum Pensionable Earnings as established each year by the Canada Pension Plan (CPP). For 1985, the YMPE was 23,400.
Avg YMPE:	Average YMPE calculated as an average of the YMPE values for those same years used to calculate the ABYE.
EX:	The excess of ABYE over YMPE or avg YMPE.
YS:	Years of credited service.
CPP Benefit:	Annual retirement benefits equal to 25% of the average of the previous 3 years maximum pensionable earnings'. For a member who earned at least the amount of the YMPE for each year contributions were made to the CPP, the CPP benefit for a member retiring in 1985 would be $5,225.00.

4) Fund Performance:

Rates of return on investment for different pension plans should not be directly compared since methods of calculating rates of return are many and varied. Unless the method is known, fund performance values of different plans cannot be meaningfully compared.

5) Model Pension Calculations:

In calculating the minimum guaranteed annual pension of the annual pension provided by the defined benefit formula, the following assumptions were used:

i) ABYE = $50,000
ii) YS = 35 years
iii) YMPE = $23,400
iv) average YMPE = $18,780

BROCK UNIVERSITY

Type of Plan:	money purchase with minimum guarantee
Eligibility:	all full-time academic and non-academic staff; optional to age 30 and then compulsory
Member Contributions:	6% of regular earnings less CPP contribution
University Contributions:	amount necessary to provide the retirement benefits accruing to members; as of July 1, 1983, 126% of member contributions
Benefits:	
1) on Normal Retirement: (age 65)	a variable annuity purchased by the (age 65) vested amount in the money purchase fund at retirement subject to the minimum guarantee; (1.7% x ABYE x YS) - (CPP benefit x 1/35 x YS after 01.01.66, max. 35 yrs.) ABYE calculated over those five years of highest earnings.
Indexing:	maximum 2% per annum cumulative (applicable to the minimum guarantee only). Variable annuity varies in accordance with fund performance.
Standard Options:	the annuity is normally a life annuity guaranteed 60 months but may optionally be: i) life only ii) life guaranteed 120 months iii) joint and last survivorship other options are available
2) on Early Retirement: (age 55)	member's choice of either a deferred variable annuity, commencing at normal retirement, or a variable life annuity, commencing at early retirement, both subject to the minimum guarantee. Benefits paid early are actuarially reduced.
3) on Termination:	member's option of (subject to pension laws): i) a deferred annuity payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or rrsp. iii) refund of member contributions and interest.
4) on Death: Before retirement:	beneficiary has option of: i) payment of member's money purchase account and interest to beneficiary, or ii) if beneficiary is spouse or dependent children, a pension to be the greater of 50% of member's accrued pension or 10% of average best five years' earnings can be opted for.
After retirement:	the benefit entitlement to beneficiary as determined by the option elected.
Model Pension Calculation:	minimum annual guaranteed pension: (1.7% x $50,000 x 35) - ($5,225 x 1/35 x 19.5) = $29,750 - $2,911 = $26,839

Trustee: Canada Trust

Investment Manager: Canada Trust

Pension Committee:

Composition: the Vice-President, Administration and Director of Personnel Services as ex-officio and five members appointed by the Board of Trustees, four of whom shall be members of the pension plan.

Responsibility: to provide an ongoing review of the design of the pension plan and to review the investment performance of the trust fund.

Status:

Unfunded liability: N/A

Fund performance: rate of return on investments based on market value:

1984/85 - 27.4%
1983-84 - -3.8%
1982-83 - 38.4%
1981-82 - -1.0%
1980-81 - 13.5%
1979-80 - 11.8%
1978-79 - 17.3%
1977-78 - 7.6%
1976-77 - 10.8%
1975-76 - 6.1%
1974-75 - 9.7%

Actuarial assumptions in the fund projection:

- Interest 4.5% per annum
- Salary Scale 2.5% per annum
- C.P.P. YMPE increasing at 1% per annum
- 1949 Annuity table

Experience deficiency: N/A

Reciprocal agreements: Reciprocal agreements exist with the Public Service Superannuation, Teachers' Superannuation, and the Government Pensions Board of Alberta.

CARLETON UNIVERSITY

Type of Plan: money purchase with minimum guarantee

Eligibility: all full-time academic and non-academic staff; eligible but not compulsory until age 30

Member Contributions: 6% of regular earnings less CPP contributions

University Contributions: at least 8.4% of member's regular earnings less C.P.P. contribution (currently 8.4%).

Benefits:

1) **on Normal Retirement:** (age 65)
annuity purchased by the vested amount the money purchase fund at retirement subject to the minimum guarantee:
(2% x ABYE x YS) - (CPP benefit x 1/35 x YS to maximum 35 years). ABYE is calculated over those six years of highest earnings.

Indexing: 4 year average rate of investment earnings on the fund less 6% but in no event does pension decrease.

Standard Options: the annuity is normally payable for life only but may optionally be:
i) life guaranteed 60 months or 120 months or 180 months
ii) joint and last survivorship
iii) combination of above

2) **on Early Retirement:** (age 55)
an actuarially reduced annuity commencing at early retirement. The minimum guarantee is actuarially reduced approximately 5% for each year early retirement precedes normal retirement.

3) **on Termination:** member's option of (subject to pension laws):
i) deferred annuity
ii) transfer of money purchase account to registered pension fund of new employer or to a locked rrsp
iii) refund of member contributions plus interest to date or refund
iv) immediate life annuity purchased from an Insurance Company

4) **on Death:**

Before retirement: beneficiary has option of receiving member's money purchase account as a lump sum, or if spouse, as a life annuity.

After retirement: benefit entitlement to beneficiary as determined by guaranteed period of annuity payments

Model Pension Calculation: minimum guaranteed annual pension:
(2% x $50,000 x 35) - ($5,225 x 1/35 x 35)
= $35,000 - 5,225
= $29,775

Trustee: Guaranty Trust

Investment Manager: Toronto Investment management, Inc.

Pension Committee:

Composition: Two administrative members, ex-officio, two members appointed by Academic Union, one member appointed by Support Staff Union, one member elected by and representing four smaller unions and one member elected by and representing non-union staff.

Responsibility: Responsible for reviewing the performance of the Trust Fund and oversees the administration of the Plan, including the interpretation and application of the provisions of the Plan together with eligibility, service, earnings and retirement dates of members.

Status:

Fund performance: rates of return on investments made by the fund:

1973-74 = -3.24% 1974-75 = 9.70% 1975-76 = 9.63%
1976-77 = 9.77% 1977-78 = 10.84% 1978-79 = 21.07%
1979-80 = 14.16% 1980-81 = 10.37% 1981-82 = -4.42%
1982-83 = 38.32% 1983-84 = 2.45% 1984-85 = 26.63%

Unfunded Liability: NONE

Experience Deficiency: NONE

Actuarial Evaluation Date: Last actuarial evaluation - July 1, 1984

Actuarial assumptions in the fund projection: given the current rate of employee/employer contributions, assumptions made by the actuary in projecting the fund's solvency are: rate of salary increase = 5%, rate of return on investments = 6%.

Indexing (actual): variable, depending on investment performance

Portability: A member may arrange for the deposit to the plan of any amount available for transfer from a former employer's pension plan. The period of credited service with another employer is calculated by the University upon advice of the Actuary such that the additional actuarial liability of the Plan is equal to the transfer amount.

Anticipated changes: NONE

Reciprocal Agreements: A reciprocal agreement exists with the Ontario Public Service Superannuation Branch and with the Federal Government.

UNIVERSITY OF GUELPH

Type of Plan:	defined benefit
Eligibility:	all full-time faculty and staff except those under age 21 or over age 64; optional to age 30.
Member Contributions:	6.5% of regular earnings less CPP contributions for faculty & professional 6.25% of regular earnings less CPP contributions for support staff
University Contributions:	amount necessary to provide the retirement benefits accruing to members.
Benefits:	
1) on Normal Retirement: (age 65)	the annual pension provided by the formula: [(1.4% x avg YMPE) + (2.0% x EX)] x all years of service. ABYE, used in finding EX, is calculated over the best 60 consecutive months of earnings (avg YMPE = moving 60 month average of YMPE)
Indexing:	Effective October 1, 1985, future annual adjustments for inflation up to the increase in the C.P.I. in excess of 3% during the preceding 12 month period will be permitted, provided cumulative excess investment earnings exist defined as a positive balance in a Pensions Adjustment Account.
Standard Options:	the benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available: i) life guaranteed 120 or 180 months ii) joint and last survivorship at 50%,60%,75% or 100% of employee's pension
2) on Early Retirement: (age 55)	the annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement
3) on Termination:	member's option of (subject to pension laws): i) a deferred pension payable at normal retirement based on service and earnings to resignation ii) transfer of twice member's contribution plus interest to registered fund of new employer or to an approved RRSP iii) refund of member contributions and interest
4) on Death:	
Before retirement:	beneficiary receives member's contributions plus interest, as a lump sum.
After retirement:	benefit entitlement to beneficiary as determined by guaranteed period of pension payments
Model Pension Calculation:	Based on an average salary of $50,000 with 35 years of service as of July 1, 1985 1.4% x 17,750 (CPP AVERAGE BASE) x 35 years = $ 8,697.50 + 2.0% x 32,250 x 35 years = $22,575.00 $31,272.50

Trustee: Canada Trust Master Trust

Investment Manager: M.K. Wong; Knight, Bain, Seath, Holbrook; McLean Budden

Pension Committee:

Composition: 10 members of Board of Governors plus 4 University employees representing 3 pension plans.

Responsibility: Responsible for the investment policy, investment performance, and overall administration of pensions & benefits.

Status:

Unfunded liability: NIL

Fund performance: 4 year moving average 1984 - 11.95
1983 - 15.0
1982 - 13.0
1981 - 15.2
1980 - 14.5
1979 - 15.6
1978 - 15.2
1977 - 9.0

Actuarial Evaluation Date: evaluated annually, last one September 30, 1984

Reciprocal Agreements: public service - federal and provincial Ontario Secondary School Teachers, Province of Alberta, McGill University, University of Toronto

Actuarial assumptions in the fund projection: 7% investment income
6% salary increases + merit/promotion

Indexing (actual): on 1 January 1974, 2% for each year member had been on pension to that date, and on 1 January 1976, 15% to each member on pension, for the period 1 January 1974 to 31 December 1975, and on September 1, 1979 2%, for each year from January 1, 1976, on September 1, 1980 3% per annum, and September 1, 1981 5% per annum. September 1, 1982 3%, September 1, 1983 3% per annum, September 1, 1984 2.5%, September 1, 1985 1.9%.

Portability: pension credits, that is, both member and university contributions plus interest, are transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, would probably be lost in the transfer.

Anticipated changes: none at present.

LAKEHEAD UNIVERSITY

Type of Plan:	defined benefit
Eligibility:	all full-time academic and senior support staff; compulsory from date of appointment
Member Contributions:	6½% of regular earnings less CPP contributions
University Contributions:	at least an amount equal to the member's required contributions
Benefits:	
1) on Normal Retirement: (age 65)	the annual pension provided by the formula: [(1.2% x avg YMPE) + (1.75% x EX)] x YS. ABYE, used in finding EX, is calculated over those 60 consecutive months of highest earnings.
Indexing:	maximum 2% per annum
Standard Options:	the benefit is normally payable for life, but guaranteed 120 months in any event (with provisions for spouse and dependents pension benefits), although the following options are available: i) life only ii) joint and last survivorship
2) on Early Retirement: (age 55)	the annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement
3) on Termination:	member's option of (subject to pension laws): i) a deferred pension payable at normal retirement based on service and earnings to resignation ii) transfer of member's contributions plus a vested portion of university contributions to registered pension fund of new employer or RRSP (subject to certain conditions) iii) refund of member contributions and interest
4) on Death:	
Before retirement:	beneficiary has option of receiving member's contributions plus interest, as a lump sum or in installment payments
After retirement:	benefit entitlement to beneficiary as determined by guaranteed period of pension payments
Model Pension Calculation:	annual pension provided by the formula: assuming avg. salary $50,000, 35 yrs of service and average Y.M.P.E. of $18,780 (over last 5 years) [(1.2% x 18,780) + (1.75% x 31,220)] x 35 = $27,010

Trustee:	Royal Trust
Investment Manager:	Sceptre Investment Counsel Ltd.
Pension Committee: Composition:	Vice-President (Administration) (Chairman); Director of Personnel; two representatives selected by faculty; one non-faculty representative.
Responsibility:	(a) to provide an ongoing review of the design of the pension plan and of other insurance benefits plans for professional staff (b) to review alternative terms for the pension plan and for other insured benefits plans and to suggest possible changes in those plans for consideration by the Staff Relations Committee of the Board of Governors and by plan members. (c) to review triennial Actuarial Valuations of the pension plan and other performance reports and to suggest possible changes in investment strategy for consideration by the Investment Committee of the Board of Governors.
Status: Unfunded liability:	NIL
Fund performance:	total fund annual results (at market) 1979-80 = 15.5% 1980-81 = 11.7% 1981-82 = - 2.2% 1982-83 = 40.4% 1983-84 = 0.9% 1984-85 = 35.7%
Actuarial Evaluation Date:	January 1, 1984
Actuarial assumptions in the fund projection:	rate of salary increase 4% compound per annum; fund yield 5 3/4% compound per annum; 1971 Group Annuity Table used to represent the mortality of members both before and after retirement, set-back 1 year for males and 7 years for females; the YMPE to increase at 12½% per annum for 4 years, and at 3% thereafter.
Indexing:	plan provides for indexing the C.P.I. of 2% per annum. Adjustments above this are done on an ad hoc basis depending on the ability of the plan to absorb increases and the priorities that exist at any given time.
Portability:	transfer provisions provide for the transfer of pension contributions (vested on a 5 year schedule) to the pension plan of a subsequent employer, or to an R.R.S.P. with restrictions. Alternatively, an employee may elect to receive a cash refund of his contributions plus credited interest to date of termination, with restrictions.
Anticipated changes:	none at present
Reciprocal Agreements:	Federal Government Province of New Brunswick

LAURENTIAN UNIVERSITY/UNIVERSITE LAURENTIENNE

Type of Plan:	money purchase plan with minimum guarantee
Eligibility:	all full-time academic and non-academic staff except those under age 25 must have 12 months' service; compulsory at age 30.
Member Contributions:	3.2% of plan earnings up to YMPE and 5% of plan earnings in excess of YMPE.
University Contributions:	8½% of plan earnings less contribution to C.P.P. (1½% of amount stated is the contribution required to the minimum guarantee fund which was temporarily suspended as of July 1, 1985).
Benefits:	
1) on Normal Retirement: (age 65)	an annuity purchased by the vested amount in the money purchase fund at retirement subject to the minimum guarantee: [(1.05% x YMPE) + (1.75% x EX)] x (YS after 30.06.75)] + [(.75 of 1% x YMPE) + (1.75% x EX)] x [(YS between 01.07.66 and 30.06.75)] + [(1.5% x ABYE x YS before 01.07.66)]. ABYE, also used in finding EX, is calculated over those five years of highest earnings.
Indexing:	once a year after they have started at the lesser of 3% per year or the rate at which the Consumer Price Index is increasing
Standard Options:	the form of annuity is usually chosen by the member from amongst the following options: i) life guaranteed 60, 120 or 180 months ii) joint and last survivorship
2) on Early Retirement: (age 55)	the annuity and, subsequently, the minimum guarantee are actuarially reduced
3) on Termination:	member's option of (subject to pension laws): i) a deferred annuity payable at retirement ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP. iii) refund of member's contributions and interest if member is less than age 30 or has not contributed to plan for at least 13 months
4) on Death:	
Before retirement:	a) refund of the total amount of his Money Purchase Account including the University's contributions. b) if a married person who joined the plan before July 1, 1975 dies in service before normal retirement date but after completing at least five years of membership of the plan and prior plan, a pension equal to one-half of the accrued pension of the member at the date of his death shall be payable to his widow until her death and thereafter in equal shares to such surviving children as shall be under age 18 at the date of payment of the benefit.
After retirement:	benefit entitlement to beneficiary as determined by guaranteed period of annuity payments

Model Pension Calculation:

minimum guaranteed annual pension
(Sept. 62 - June 66) (1.5% x 50,000 x 4)
(July 66 - June 75) + (0.75% x 23,400) + (1.75% x 26,600) x 9
(July 75 - June 97) + (1.05% x 23,400) + (1.75% x 26,600) x 22
$3,000.00 + $5,769.00 + $15,646.40
= $24,415.40

Trustee:	Montreal Trust
Investment Manager:	Ruggles & Crysdale, Inc.
Pension Committee:	
Composition:	3 representatives appointed by the Board of Governors, 3 representatives appointed by the Laurentian University Faculty Association and 2 representatives appointed from other employee groups.
Responsibility:	to recommend changes to plan
Status:	
Unfunded liability:	NIL
Experience Deficiency:	NIL
Actuarial Evaluation Date:	July 1, 1984
Actuarial assumptions in the fund projection:	- salary 6% + seniority - rate of return 7% - mortality according to the 1983 Group Annuity Mortality Table
Indexing:	once yearly at the lessor of 3% or the rate at which the C.P.I. is increasing
Portability:	transfer to another employer or R.R.S.P.
Anticipated changes:	Under Money Purchase component a unisex pension approach has been proposed whereby the annuity purchased for retiring females will be based on male mortality tables.
Reciprocal Agreements:	Teacher's Superannuation Commission

MCMASTER UNIVERSITY

Type of Plan:	defined benefit
Eligibility:	all full-time and regular part-time academic and non-academic staff; compulsory on July 1 following 6 months employment
Member Contributions:	3.5% of regular earnings up to YMPE and 5% of regular earnings in excess of YMPE
University Contributions:	at least an amount equal to the member's required contributions, currently 200% of aggregate member contributions
Benefits:	
1) on Normal Retirement: (age 65)	the annual pension provided by the formula: [(1.4% x AYMPE) + (2.0% x EX)] x YS EX = ABYE - YMPE where ABYE is calculated over those five years of highest earnings and AYMPE = Average of YMPE over the three years immediately preceding retirement.
Indexing:	Formal indexing scheme. Pensioner reserve indexing using excess earnings approach. Increase will be the excess of the income earned in the fixed income portion of the fund over 4.5% or the Consumer Price Index increase for the year, whichever is less.
Standard Options:	the benefit is normally payable for life, guaranteed five years and thereafter in the amount of 50% to surviving joint annuitant - options: guaranteed 5 years; guaranteed 10 years; 66 2/3% joint survivor; joint and last survivor.
2) on Early Retirement: (age 55)	the annual pension as provided by the formula but based on service and earnings to early retirement and reduced by 1/2 of 1% for each month early retirement date precedes normal retirement date.
3) on Termination:	member's option of (subject to pension laws): i) a deferred pension payable at normal retirement ii) transfer of twice member's contributions, plus interest, to registered pension fund of new employer, R.R.S.P. (locked-in) iii) refund of member contributions and interest
4) on Death: Before retirement:	beneficiary receives member's contributions plus interest as a lump sum
After retirement:	i) married: spouse receives 50% of member's pension until death or remarriage ii) married: joint and last survivor, one amount paid while both retiree and spouse are alive. ii) not married: beneficiary receives remainder, if any, of guaranteed 60 monthly payments
Model Pension Calculation:	Based on best 5 year average salary of $50,000 with 35 years service immediately prior to retirement at age 65. Average YMPE = 20,900

1.4% x 20,900 x 35	$10,241
+ 2.0% x (50,000 - 20,900) x 35	$20,370
Total Pension Payable $30,611	$30,611

Trustee: Canada Trust

Investment Manager: Jarislowsky, Fraser & Co., Mucana.

Pension Committee:

Composition: two faculty members, two support staff members, two professional/management members and four members representing the Finance Committee of the Board of Governors. All appointments are made by the President. In the case of faculty and staff members, respective associations recommend individuals to the President.

Responsibility: advisory only to the Finance Committee of the Board of Governors

Status:

Unfunded liability: NIL

Experience deficiency: NIL

Fund performance: rate of return on investments made by the fund:
based on book value: (including realized gains or losses)

1970-71 = 6.1% 1971-72 = 7.4% 1972-73 = 7.01%
1973-74 = 7.5% 1974-75 = 7.18% 1975-76 = 4.61%
1976-77 = 6.66% 1977-78 = 7.16% 1978-79 = 10.78%
1979-80 = 13.94% 1980-81 = 13.43% 1981-82 = 6.97%
1982-83 = 11.04% 1983-84 = 13.42% 1984-85 = 11.81%

Actuarial Evaluation Date: obtained annually on July 1
filed triennially (last filing July 1, 1985)

Reciprocal Agreements: Federal Government, Province of Ontario, Secondary School Teachers Federation, Province of Alberta

Actuarial assumptions in the fund projection: rate of salary increase = 5.5%
rate of return on investments = 6% pre-retirement
4.5% post-retirement

Indexing (actual): Maximum increase each July equal to the annual rate of increase in the C.P.I. or the excess of interest earnings on the fixed income portion of fund over the actuarially assumed rate of return; whichever is less.

Actual Increases

1977 - 5.8% 1980 - 5.6% 1983 - 10.7%
1978 - 5.9% 1981 - 6.4% 1984 - 5.8%
1979 - 4.7% 1982 - 9.1% 1985 - 4.4%

Portability: maximum amount transferable equal twice members' contributions plus interest (locked-in).

Anticipated changes: Under Review

ONTARIO INSTITUTE FOR STUDIES IN EDUCATION

Type of Plan:	defined benefit with minimum money purchase provision
Eligibility:	for all full-time faculty, professional general support staff and academic support - compulsory after age 25. For part-time - one time option on hiring.
Contributions:	6% of regular earnings less CPP contributions
OISE Contributions:	amount recommended by actuarial report.
Benefits:	
1) on Normal Retirement: (age 65)	annual Pension provided by the formula: 1.5% of best average earnings up to CPP earnings ceiling at date of retirement, plus 2% of best average earnings over CPP ceiling multiplied by years of plan membership to a maximum of 35 years.
Indexing:	N/A
Standard Options:	benefit normally payable for life but guaranteed for 60 months with other available options: a) reduced pension guaranteed for 120 months b) life only c) joint and last survivorship
2) on Early Retirement: (age 55 - 65)	A member who retires in accordance with Clause 4.1 shall be entitled to receive a reduced pension which will be the Actuarial Equivalent of the annual pension calculated in the manner of Clauses 3.2 and 3.3, but commencing on the Early Retirement Date.
3) on Termination:	member's option of (subject to pension laws): i) deferred annuity payable at normal retirement based on service and earnings to resignation. ii) 25% of surrender value of such deferred annuity in cash. iii) transfer of member contributions plus a vested portion of employer contributions to RRSP or to a registered fund of new employer (subject to certain conditions). iv) refund of member contributions and interest.
4) on Death:	
Before retirement:	contributions with interest (or commuted value of pension earned if greater) are payable to beneficiary in a single lump sum payment.
After retirement:	benefit entitlement to beneficiary as determined by guaranteed period of pension payments.
Model Pension Calculation:	annual pension provided by the formula: assuming best averageearnings are $50,000 with 35 years pensionable service and CPP ceiling is set at $23,400 = 1.5 x 23,400 x 35 years = $12,285 2% x 26,600 x 35 years = $18,620 Yearly Income from plan = $30,905

Trustee: N/A

Investment Manager: Standard Life

Pension Committee:

Composition: Representatives from Board of Governors and Staff Associations.

Responsibility: to review the plan and recommend changes

Status:

Unfunded liability: Nil

Experience Deficiency: Nil

Fund performance: rate of return last 5 years

1978-79 = 24.97% 1979-80 = 22.35%

1980-81 = -2.29% 1981-82 = 19.05%

1982-83 = 21.21%

Actuarial Evaluation Date: December 31, 1980

Actuarial assumptions in the fund projection: rate of salary increase 5% compounded per annum; fund yield 6%; 1971 group annuity table used to represent the mortality of members both before and after retirement; the YMPE to increase at 12½% per annum until 1983, and at 4% thereafter.

Indexing: N/A

Portability: N/A

Reciprocal Agreements:

Ontario Public Service Superannuation Board

Universities Academic Pension Boards - Alberta

Colleges of Applied Arts and Technology

UNIVERSITE D'OTTAWA/UNIVERSITY OF OTTAWA

Type of Plan:	defined benefit
Eligibility:	all full-time academic and non-academic staff; compulsory at age 30
Member Contributions:	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
University Contributions:	an amount necessary to provide all of the benefits accruing to members; as of May 31, 1976, 8.74% of member's regular salary
Benefits:	
1) on Normal Retirement: (age 65)	the annual pension provided by the formula: (1.5% x ABYE x YS before 01.09.63) + (1.3% x YMPE) + (2.0% x EX) x YS after 01.09.63. ABYE calculated over those five years of highest earnings.
Indexing:	guaranteed 2% per annum + application of "excess interest principle" on a yearly basis.
Standard Options:	the benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available. i) life only ii) life guaranteed 120 or 180 months
2) on Early Retirement:	the annual pension as provided by the formula but based on service and earnings to early retirement and actuarially reduced by approximately 4% for each year early retirement precedes the normal retirement date.
3) on Termination:	member's option of (subject to pension laws): i) a deferred pension payable at normal retirement based on service and earnings to resignation ii) transfer of twice member's contributions, plus interest, to registered pension fund of new employer or to an RRSP iii) refund of member contributions and interest if under age 40 and a member of the plan for less than five years. iv) transfer of member's valued benefit prior to reaching 55.
4) on Death:	
Before retirement:	beneficiary receives twice member's required contributions plus interest as a lump sum
After retirement:	spouse or dependents guaranteed member's full pension up to 60 months from retirement and 50% of member's pension after the 60 month period. If no spouse, benefits to beneficiary are determined by guaranteed period of payments

Model Pension Calculation: based on an average salary of $50,000

Data a) Participation: 35 years (01.07.50 to 30.06.85) b) Average salary: $50,000 c) Y.M.P.E. (1985): $23,400

Calculation

service prior to September 1, 1963	
$\$50,000 \times 1.5\% \times \frac{4807}{365}$	$ 9,877.40
service from September 1, 1963	
$\$23,400 \times 1.3\% \times \frac{7968}{365}$	$ 6,640.73
$\$26,600 \times \frac{2}{100} \times \frac{7968}{365}$	$11,613.63
	$28,131.76

Trustee: Royal Trust

Investment Manager: Royal Trust

Pension Committee:

Composition: The Committee includes the following members:
a) two members of the Board of Governors appointed by the Board; b) a member appointed by the Board of Governors to serve as Chairman of the Committee; c) the Director of Personnel Services; d) two members of the Pension Plan appointed by the Association of Professor of the University of Ottawa; e) two members of the Pension Plan and of the teaching staff other than the above-mentioned, appointed by the Senate; f) four members of the Pension Plan and of the support staff; f) four members of the Pension Plan and of the support staff:

- one person appointed from nominations received from the committee representing management and professional employees;
- one person appointed from nominations received from the committee representing clerks and secretaries;
- one person appointed from nominations received from the committee representing technicians;
- one person appointed from nominations received from the Library employees.

Responsibility: advise, change by-law recommend large plan

Status:

Unfunded liability: N/A

Experience Deficiency: N/A

Actuarial Evaluation Date: January 1, 1984

Actuarial assumptions in the fund projection: based on 5% salary increases and with a 6% return investment on the fund.

Indexing: increase up to a guaranteed 2% per annum + application of "excess interest principle".

Portability: amount required by the recipient plan or twice the member's required contributions, whichever is less.

Anticipated changes: Studying the possibility of going from best 5 years to best 3 years. Also looking at possibility of changing the method of calculation to include average of last three years of Y.M.P.E. instead of current Y.M.P.E.

Reciprocal Agreements: Federal Government, Ontario Teacher's Superannuation Commission Central Mortgage and Housing Corporation, Government of Quebec, University of Montreal, University of Quebec, Laval University.

QUEEN'S UNIVERSITY

Type of Plan: money purchase with a minimum guarantee

Eligibility: all full-time and continuing part-time academic and support staff, compulsory for full time staff at age 30.

Member Contributions: 4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE

University Contributions: 7.5% of member's regular earnings less CPP contribution

Benefits:

1) on Normal Retirement: (age 65)

A single pension to be established at retirement equal to the greater of the Money Purchase balance at retirement and the Minimum Guarantee. This pension to be adjusted each year by the 4 year moving average fund earnings. Pensions in payment will never be reduced regardless of performance. At the time of retirement the Money Purchase component is converted into pension using the same factor for men and women. The conversion factor is to be adjusted from time to time so not to impose any additional cost to the plan.

Standard Options: the annuity is normally a life only annuity but may optionally be:

i) life guaranteed 60 or 120 months or 180 months
ii) joint and last survivorship

2) on Early Retirement: (age 55)

Member's choice of either a deferred annuity commencing at any time up to normal retirement, or an annuity commencing at early retirement. Annuity to be established using the method described under Normal Retirement. Benefits paid early are reduced by 1/2 of 1% for each month the retiree precedes the normal retirement.

3) on Termination: member's option of (subject to pension laws):

i) deferred pension payable at normal retirement
ii) transfer of money purchase account to registered pension fund of new employer or RRSP.
iii) refund of member's contributions and interest

4) on Death:

Before retirement:

i) no spouse: payment of twice member's required contributions plus interest to beneficiary
ii) surviving spouse has option of:
  a) lump sum payment as above
  b) variable annuity purchased by this lump sum
  c) fixed annuity purchased by this lump sum

After retirement: benefit entitlement to beneficiary as determined by guaranteed period of annuity payments

Model Pension Calculation: money purchase pension likely in excess but minimum guaranteed annual pension:

(1.30% x $18,780) + (1.75% x $31,220) x 35
(244.14 + 546.35) x 35
= $27,667.15

Trustee: Canada Trust

Investment Manager: Jarislowsky, Fraser & Co.

Pension Committee:

Composition: two faculty members and two support staff members appointments by Principal and two members representing the administration (V.P. Resources and Director of Personnel) and two members from Board of Trustees.

Responsibility: responsible for investment policy decisions (e.g., proportion of fund investment in equities) and selection of investment manager and plan policy.

Status:

Unfunded liability: NIL

Fund performance: rates of return on investments made by the fund.

1970-71 = 12.3% 1971-72 = 14.6% 1972-73 = 0.06%
1973-74 =-15.9% 1974-75 = 17.6% 1975-76 = 8.6%
1976-77 = 10.7% 1977-78 = 17.6% 1978-79 = 16.7%
1979-80 = 14.6% 1980-81 = 5.8% 1981-82 = 12.2%
1982-83 = 30.2% 1983-84 = 11.3% 1984-85 = 26.5%

Actuarial Evaluation Date: August 31, 1984

Actuarial assumptions in the fund projection: given the current rate of employee/employer contributions, assumptions made by the actuary in projecting the fund's solvency are: are of salary increase = 5%, real rate of return on investments after inflation = 3%, rate of mortality as in the annuity tables for 1983.

Indexing (actual): Based on fund performance.

Portability: money purchase component is transferable to another registered pension fund or to RRSP. Plan amended to include portability clause.

Reciprocal Agreements: Reciprocal Agreements with Public Service, Ontario Provincial Government and Ontario Teachers Superannuation

RYERSON

Type of Plan: defined benefit

Eligibility: Compulsory for full-time faculty (other than those contributing to T.S.F.) and administrative and academic support staff on date of appointment.

Member Contributions: 6% of salary in total to both Ryerson Plan and C.P.P. (+1% to superannuation adjustment benefit plan (S.A.B.A.) from 1/8/77).

Employer Contributions: 6% of salary in total to both Ryerson Plan and C.P.P. (+1% to S.A.B.A. from 1/8/77).

Benefits:

1) **on Normal Retirement:** (age 65) the annual pension provided by the formula. YS x 2% x average salary for best consecutive 60 months, less .7% of Y.M.P.E. x YS since January 1, 1966.

Indexing: from 1/8/77 all employees covered by S.A.B.A. Those who retired prior to 1/1/76 receive adjustable pension supplement.

Standard Options: pension benefit payable for life.

2) **on Early Retirement:** (age 55) a) a member who has completed 10 years of service and who elects to retire after the age of 55 years shall be entitled to an early retirement pension commencing on the first day of the next month following the month in which he retires. Pension is reduced by 5% for each year early retirement precedes normal retirement.

b) a member has attained the age of 60; and has credited service of 20 or more years is entitled to a pension without any age reduction factor.

c) a member has credit in the fund for a number of years and months of service that, when added to his exact age, totals at least ninety years is entitled to a pension without any age reduction factor.

3) **on Termination:** members option of (subject to pension laws) i) before member has completed 10 years of service, the contributions made by the member shall be refunded to him with interest; or contributions plus interest may be transferred to an R.R.S.P. ii) after 10 years service member may elect a deferred pension payable at normal retirement based on service and earnings at date of resignation.

4) **on Death:**

Before retirement:

i) where a member who is not in receipt of a pension dies,
a) before he has attained the age of 65 years and before he has completed 10 years of service, or
b) leave no dependent
the contributions made by the member shall be refunded with interest to his estate.

ii) where a member dies after completion of 10 years of service or has attained the age of 65 years, a pension shall be payable to,
a) the spouse until his or her death or remarriage and thereafter to such of the deceased member's children under the age of 18 years, or
b) children, then under the age of 18 years if the deceased member does not leave a spouse who is entitled to a pension

After retirement:

50% of the member's pension is paid to the widow until death or remarriage and in any event until the youngest child reaches age 18. Spouses pension is reduced by 2½% for each whole year that the spouses age is more than 10 years less than the member's age.

Model Pension Calculation:

assume average salary for best 60 consecutive months is $50,000 with 35 years credited service to December 31, 1985.

$$35 \times \frac{2}{100} \times 50{,}000 = \$35{,}000.00$$

(Less C.P.P. reduction factor, YS from January 1, 1966 to December 31, 1985 - 20 years (YMPE 1985 - 23,400)

$$20 \times \frac{0.7}{100} \times 23{,}400 = \$3{,}276.00$$

Therefore pension would be:
= $35,000.00 - 3,276.00
= $31,724.00

Trustee: Ontario Municipal Employees Retirement Board

Investment Manager:

Pension Committee:
Composition:

Responsibility:

Status:
Unfunded liability:

Experience Deficiency:

Fund performance:

Actuarial Evaluation Date:

Actuarial assumptions in the fund projection:

Indexing (actual):

Portability:

Anticipated changes:

Reciprocal Agreements:

i) Teachers' Superannuation Commission
ii) Province of Ontario
iii) Federal Government
iv) Hospitals of Ontario Pension Plan and Hospital for Sick Children Pension Plan
v) Colleges of Applied Arts and Technology
vi) Province of Alberta

UNIVERSITY OF TORONTO

Type of Plan:	defined benefit with minimum pension guarantee
Eligibility:	all full-time academic and non-academic staff and part-time staff with an annual salary of at least 40% of the YMPE; compulsory for full-time staff at age 35.
Member Contributions:	full-time staff: 2½% of regular earnings up to YMPE and 5% of regular earnings in excess of YMPE; part-time staff: 5% of annual earnings.
University Contributions:	at least an amount equal to the member's required contributions; currently approximately 249.0% of member contributions.
Benefits:	
1) on Normal Retirement: (age 65)	the annual pension provided by the formula: ((1.0% x avg YMPE) + (2.0% x EX)) x YS subject to the minimum pension guarantee of 40% of member's total required contributions. ABYE, used in finding EX, is calculated over those 36 months of highest earnings. Part-time staff earn, each year, a pension credit equal to 2% of the earnings on which contributions were made in that year.
Indexing:	Annual indexation equal to CPI-4% (but not less than 0) and in addition further augmentation will be considered on an annual ad hoc basis.
Standard Options:	the benefit is normally payable for life but guaranteed 60 months in any event, but may optionally be guaranteed 120 months to single members only
2) on Early Retirement: (age 55)	members who have at least 5 years of participation in the plan will receive a benefit based on service and earnings to early retirement and reduced 5% for each year early retirement precedes normal retirement.
3) on Termination:	member's option of (subject to pension laws): i) a deferred paid-up annuity payable at normal retirement based on service and earnings to resignation ii) transfer of twice member's contributions plus interest to registered pension fund or to an RRSP iii) refund of member contributions and interest iv) leave contributions in Plan thus retaining a pension entitlement which is subject to indexation (deferred pension)
4) on Death:	
Before retirement:	All Staff: Return of member's contributions, plus interest (based on CPI + 2%) compounded annually is paid to the beneficiary.
After retirement:	Single members: Beneficiary receives balance of unpaid portion of five year guaranteed pension. Married members: 50% of the member's pension is paid to the spouse until death.
Model Pension Calculation:	Based on 35 years of pensionable service (1.0% x 20,900.00)) + (2.0% x 29,100) x 35 = $27,685.00

Trustee:	Montreal Trust Company
Investment Manager:	Beutel, Goodman & Co. Ltd., Knight, Bain, Seath & Holbrook Capitol Management Inc., Jarilowski, Fraser Co. Ltd.
Pension Committee: Composition:	Committee members from the Staff & Faculty Associations are nominated by their respective association and then appointed by the President of the University.
Responsibility:	to review terms benefits, and administration of the pension plan including employee/employer costs, performance of the fund, and the making of recommendations for changes in the plan when necessary.
Status: Unfunded liability:	none on July 1, 1984
Experience Deficiency:	none on July 1, 1984
Fund performance:	rates of return on investments made by the fund: 1977-78 = 7.737 1978-79 = 8.102 1979-80 = 8.914 1980-81 = 9.691 1981-82 = 10.391 1982-83 = 10.186 1983-84 = 8.838 1984-85 = 9.145
Actuarial Evaluation Date:	July 1, 1984 (obtained annually on July 1st)
Actuarial assumptions in the fund projection:	Valuation Interest Rate - 8% Inflation - 5 3/4% Salary scale is composed of an assumed inflation rate, a factor to reflect future increased in productivity and a merit and promotion scale. 1971 Group Annuitants Mortality Table rated down 2 years.
Indexing (actual):	July 1, 1979 - 5.0% July 1, 1980 - 6.5% July 1, 1981 - 7.0% July 1, 1982 - 8.7% July 1, 1983 - 5.3% July 1, 1984 - .5% July 1, 1985 - 1.0%
Portability:	pension credits, that is, the greater of twice member's contributions, plus interest, or the accrued value of the pension are transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, would probably be lost in the transfer.
Anticipated changes:	Currently under review - changes anticipated over the next year or two in particular the part-time Pension Plan.
Reciprocal Agreements:	Federal Government, Province of Ontario, Ontario Teachers Superannuation, Alberta Universities Academic Pension Board, Ontario Council of Regents for Colleges of Applied Arts and Technology, Hospital for Sick Children, Alberta Public Service Pension Board, University of Guelph, University of Manitoba, McGill University and The Ontario Cancer Institute, Trinity College, Victoria University and St. Michael's College.

TRENT UNIVERSITY

Type of Plan: defined benefit; final average earnings

Eligibility: all full-time academic and non-academic staff; compulsory from date of appointment. "Ongoing Part-time Employees" whose appointments are at least half-time; three months waiting period.

Member Contributions: 3% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE.

University Contributions: amount necessary to adequately fund the plan as defined by the actuary.

Benefits:

1) **on Normal Retirement:** (age 65)
the annual pension provided by the formula:
((1.0% x avg YMPE) + (2.0% x EX) x YS.
ABYE, used in finding EX, calculated over those five years of the last ten years with the highest earnings (avg YMPE = average of 5 most recent YMPE's)

Indexing: as provided by a specified portion of the annual earnings of that part of the pension fund which supports payments to pensioners.

Standard Options: the "normal pension" benefit is payable for life, but is also guaranteed 60 months and the following options are available:

- i) life only
- ii) life guaranteed 120 months
- iii) joint and last survivorship

2) **on Early Retirement:** (age 55)
the annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.5% for each month early retirement precedes normal retirement.
Staff only: Retirement date at the University will be the first of July immediately following, or coincident with, the staff member's sixty-fifth (65th) birthday. For a staff member whose sixty-fifth (65th) birthday falls between July 1 and December 31, retirement on full pension and without penalty on December 31st is an option.

3) **on Termination:** member's option of (subject to pension laws):

- i) a deferred pension payable at normal retirement
- ii) transfer of twice member's contributions, plus interest, to registered fund of new employer or to RRSP.
- iii) refund of twice member's contributions and interest.

4) **on Death:**

Before retirement: beneficiary receives member's contributions plus interest a) as a lump sum, b) in instalments, or c) as life annuity.

After retirement: benefit entitlement to beneficiary as determined by guaranteed period of benefit payments.

Model Pension Calculation:
assuming 35 years of service and average salary of $50,000
(1.0% x $18,780) + (2.0% x $31,220) x 35
= ($187.80 + 624.40) x 35
= $28,427 p.a.

Trustee:	National Trust
Investment Manager:	Sceptre Investments
Pension Committee:	
Composition:	Balanced representation of Board, Faculty, Staff and Administration.
Responsibility:	(a) Receive reports, monitor the plan and to recommend to the Board; (b) Both Committee and Board approvals needed for plan changes.
Status:	
Unfunded liability:	None on July 1, 1983
Experience Deficiency:	None on July 1, 1983
Fund performance:	2.3% over 1 yr. 12.4% annualized over 4 yrs.
Actuarial Evaluation Date:	July 1, 1984
Actuarial assumptions in the fund projection:	Interest 6% Salary Scale 5% C.P.P. Scale, 12½% to 1985, 4% thereafter.
Indexing (actual):	1 July 1978 - 3.3% 1 July 1979 - 4.9% 1 July 1980 - 7.6% 1 July 1981 - 8.0% 1 July 1982 - 10.5% 1 July 1983 - 5.6%* 1 July 1984 - 3.7% *pensioners as of or before July 1, 1981 received more in 1983.
Portability:	twice member contributions plus interest are transferable to another registered pension plan or R.R.S.P.
Anticipated changes:	NONE
Reciprocal Agreements:	Government of Canada, Teachers' Superannuation Commission, Province of Ontario.

UNIVERSITY OF WATERLOO

Type of Plan:	defined benefit
Eligibility:	all full-time academic from day one of employment and non-academic staff 3 mos. following appointment, compulsory from age 35.
Member Contributions:	6.5% of regular earnings less CPP contributions.
University Contributions:	at least an amount equal to the aggregate of the members' required contributions; currently, 100% of aggregate.
Benefits:	
1) on Normal Retirement: (age 65)	the annual pension provided by the formula: ((1.3% x avg YMPE of previous 3 years) + (2.0% x EX)) x YS. FAE used in finding EX, is calculated over those five years of the last ten years with the highest earnings.
Indexing:	guaranteed up to 5% if cost of living index warrants but more is possible subject to fund's ability to pay.
Standard Options:	the benefit is normally payable for life, but guaranteed 60 months in any event, although the following options are available: i) life only ii) life guaranteed 120 months iii) joint and last survivorship
2) on Early Retirement: (age 55)	the annual pension as provided by the formula but based on service and earnings to early retirement and reduced 0.33% for each month early retirement precedes age 65, for the ages 60-65, and 0.5% for each month early retirement precedes age 60.
3) on Termination:	member's option of (subject to pension laws): i) a deferred pension payable at normal retirement ii) transfer of twice member's contributions (or actuarial value of accrued pension, if greater), plus interest, to registered pension fund of new employer or to an RRSP that is locked in. iii) refund of members contributions and interest.
4) on Death:	
Before retirement:	refund of member's required contributions plus interest to the beneficiary
After retirement:	benefit entitlement to beneficiary as determined by guaranteed period of benefit payments.
Model Pension Calculation:	annual pension provided by the formula: [(.013% x 20,900) + .02 (50,000 - 20,900)] 35 = [271.70 + 582.00] 35 = $29,879.50

Trustee: Canada Trust

Investment Manager: Canada Trust, Mutual Life, Guardian Capital

Pension Committee:

Composition: three faculty members selected by Faculty Association for approval by President, 2 Board members appointed by Board, two non-union staff members; one union staff member; Treasurer; Director of Employee and Student Services; University President.

Responsibility: responsible for monitoring the results of the investment management of the fund and for the periodic review of the plan to keep it current with other plans.

Status:

Unfunded liability: no present unfunded liability

Experience Deficiency: no present experience deficiency

Fund performance:

	Book	Yield on Fund
1975	5.50%	11.96%
1976	5.10%	11.74%
1977	5.55%	9.64%
1978	8.15%	17.12%
1979	14.71%	19.05%
1980	15.49%	23.56%
1981	12.51%	-0.80% Market
1982	9.43%	23.57%
1983	7.68%	19.16%
1984	-	8.54%

Actuarial Evaluation Date: January 1, 1985

Actuarial assumptions in the fund projection:
Mortability 1984 Group Annuitants
Interest - 7%
CPI - 4%

Portability: pension credits, that is, twice member contributions plus interest or actuarial value of accrued pension are transferable to another registered pension fund but a number of years of service, used to calculate the defined benefit, would probably be lost in the transfer depending on new plan benefits and costs.

Reciprocal Agreements:

- Public Service Superannuation
- Alberta Superannuation

UNIVERSITY OF WESTERN ONTARIO

Type of Plan: money purchase (minimum guarantee to faculty members who belonged to the old plan as of 01.07.70 and were age 45 as of 01.07.70 and staff members who were employees as of 01.05/74)

Eligibility: all full-time academic staff; compulsory from date of appointment. All full-time administrative staff and union, voluntary from date of appointment, compulsory from age 30.

Member Contributions:
Faculty - 5.5% of regular earnings
Staff - 6.0% of regular earnings less C.P.P. contributions

University Contributions:
Faculty - 8.5% of member's regular earnings
Staff - 7.5% of member's regular earnings

Benefits:

1) on Normal Retirement: (age 65)
an annuity purchased by the vested amount in the member's money purchase account. Members subject to the minimum guarantee will receive at least:
Faculty - (2.0% x ABYE x YS to max. 20 yrs.) + (1.0% x ABYE x YS after 20 yrs. to max. 20 yrs.)
Staff - (2.0% x ABYE x YS to max. 35 yrs) - (0.7% x ABYE up to YMPE in retirement YR x YS after 01.01.66)
Note - ABYE calculated over the best 5 years.

Indexing: on Ad Hoc basis

Standard Options: the annuity is normally a fixed life annuity guaranteed 60 months but may optionally be:
i) members not subject to minimum guarantee may elect to purchase a variable life annuity, or an indexed annuity in which benefit amounts are adjusted yearly according to the CPI (max. 3% per annum)
ii) in any event, the type of annuity chosen is payable according to one of the following typical options:
  a) life only
  b) life guaranteed 120 months - also 180
  c) joint and last survivorship

2) on Early Retirement: (age 55)
the monthly annuity payments are actuarially reduced

3) on Termination:
member's option of (subject to pension laws):
  i) deferred pension payable at normal retirement
  ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP
  iii) cash refund subject to appropriate withholding tax.

4) on Death:

Before retirement: beneficiary has option of receiving member's money purchase account as a lump sum, subject to the appropriate withholding tax or may transfer to an R.R.S.P. If the beneficiary is the member's spouse, account may be used to purchase an immediate annuity.

After retirement: benefit entitlement to beneficiary as determined by the guaranteed period of annuity payments.

Model Pension Calculation:

minimum guaranteed annual pension for only those subject to the minimum guarantee:

Faculty - (2.0% x $50,000 x 20) + (1.0% x $50,000 x 15)
= $20,000 + $7,500
= $27,500.00

Staff (2.0% x $50,000 x 35) - (0.7% x 23,400 x 19)
= $35,000 - $3,112.20
= $31,887.80

Trustee:	Canada Trust
Investment Manager:	Guaranteed Account - Manuvest Fixed Income Fund - Timmins & Assoc. - Black Galper & Heessels Ltd. Equity Fund Foreign Equity: - Beutel Goodman Canadian Equity: - Connor, Clark & Lunn - Knight, Bain, Seath & Holbrook - Reed Monahan Nicholishen - Jarislowsky & Fraser
Pension Committee: Composition:	three members of faculty and three members of staff elected by members of the plan plus Vice-President, Administration and Finance (or his designate) and the Director of Personnel (or his designate)
Responsibility:	full power to administer the University Pension Plan including questions concerning the Plan and to make recommendations concerning the eligibility of any person, to prepare accounts and records showing detailed operation of the Plan and to arrange for the audit of plan records and accounts.
Status: Unfunded liability:	NIL
Experience Deficiency:	NIL
Fund performance:	for 12 month period ending December 31, 1984 Guaranteed Fund - 13.24% Fixed Income Fund - 10.68% Equity Fund - - 2.04%
Actuarial Evaluation Date:	December 31, 1984
Actuarial assumptions in the fund projection:	that the contribution accounts would accumulate at a net average rate of return of 7% per annum, that salaries would increase at an average annual rate of 5% per annum, and that the accumulated money purchase accounts would be converted to a pension on the basis of annuity factors calculated at 7% interest with mortability according to the Progressive Annuity Table.
Indexing:	NIL
Portability:	Employee and employer contributions plus accrued interest.
Anticipated changes:	
Reciprocal Agreements:	Public Service Superannuation. Teacher's Superannuation Commission OMERS Colleges of Applied Arts & Technology

WILFRID LAURIER UNIVERSITY

Type of Plan: money purchase with minimum guarantee

Eligibility: all full-time academic and non-academic staff; compulsory at age 30.

Member Contributions: 4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE.

University Contributions: approximately 6.63% of member's regular earnings for current service.

Benefits:

1) on Normal Retirement: (age 65)
a variable annuity purchased by the vested amount in the money purchase fund at retirement subject to the minimum guarantee:
(1.75% x ABYE x YS) - (CPP benefit x 1/35 x YS)
ABYE calculated over those five consecutive years of highest earnings.

Indexing: (a) minimum guaranteed pension benefit based on the increase in the cost of living with a maximum of 2%
(b) money purchase pension benefit based on fund earnings in excess of 7½%.

Standard Options: the annuity is normally a life annuity guaranteed 60 months but may optionally be:
i) life guaranteed 120 months
ii) life guaranteed 180 months iii) joint and last survivorship

2) on Early Retirement: (age 55)
a variable annuity commencing at early retirement and subject to an actuarially reduced minimum guarantee.

3) on Termination: member's option of (subject to pension laws):
i) deferred pension payable at normal retirement
ii) transfer of money purchase account to registered pension fund of new employer or to an RRSP iii) refund of member's contributions and interest if he is less than
age 45 and has less than 10 years service.

4) on Death:

Before retirement: beneficiary has option of receiving member's money purchase account as a lump sum or as a life annuity.

After retirement: benefit entitlement to beneficiary or estate as determined by guaranteed period annuity payments.

Model Pension Calculation: minimum guaranteed annual pension: (using CPP for 1985)
(1.75% x $50,000 x 35) - ($5225 x 1/35 x 35)
= $30,625 - 5,225
= $25,400

Trustee: Canada Trust

Investment Manager: Jarislowsky, Fraser & Co.

Consultant: Wm. M. Mercer Ltd.

Pension Committee:

Composition: Standing Committee of Board of Governors; 2 staff appointed by Staff Association, 2 faculty appointed by Faculty Association, 5 board members appointed by Board of Governors, 1 Staff appointed by the Union.

Responsibility: The Pension Committee shall determine all questions arising in the administration of the Plan, including the interpretation and application of the Provisions of the Plan together with eligibility, service, earnings and retirement dates of members for purposes of the Plan. Such decisions of the Pension Committee shall be final and binding on all concerned, subject, when necessary, to referral to the Board of Governors of the University.

In addition, the Pension Committee will be responsible for reviewing the performance of the Fund, and for the preparation of recommendations to the Board of Governors of the University concerning proposed changes in the Plan, or in its funding.

Status:

Unfunded liability: NIL

Fund performance: rate of return on investment made by the fund as per Wood Gundy time-weighted rate of return.

1973-74 = 11.25%
1974-75 = (10 months) = 10.01%
1975-76 = 9.18%
1976-77 = 12.4%
1977-78 = 10.56%
1978-79 = 11.08%
1979-80 = 7.80%
1980-81 = 3.3%
1981-82 = 1.3%
1982-83 = 45.4%
1983-84 = 2.5%
1984-85 = 30.1%

Actuarial assumptions in the fund projection: No change

Indexing: No change

Portability: Money purchase component is transferable to another registered pension fund.

Anticipated changes: Examining a formal indexing policy for those on money purchase pension

Reciprocal Agreements: Ontario Teachers Superannuation

UNIVERSITY OF WINDSOR

Type of Plan:	Defined Benefit; F.A.E. (STAFF)
Eligibility:	all full-time union and administrative staff upon completion of probation period.
Member Contributions:	4.2% of gross earnings up to YMPE and 6% of gross earnings in excess of YMPE
University Contributions:	Such amount that may be required to provide retirement income accruing to members pursuant to the plan; plus any unfunded liabilities or experience deficiency; plus 1% of member's earnings to the minimum guarantee fund.
Benefits:	
1) on Normal Retirement: (age 65)	[(1.25% x AVG YMPE) + (1.75% x EX)] x YS ABYE, used in finding EX, calculated over those five years of highest earnings.
Indexing:	NONE
Standard Options:	Normal - Life guaranteed 5 years Optional - Life only - Life guaranteed 10 - Joint & Survivor
2) on Early Retirement: (age 55)	member may take a reduced pension earned to date of retirement.
3) on Termination:	(Subject to Pension Legislation) 1. Deferred pension 2. Refund of Member's contributions plus interest.
4) on Death:	
Before retirement:	Lump sum refund of member's contributions plus interest. For employees with eleven or more years of service will receive part or all of university's contributions.
After retirement:	As per option selected.
Model Pension Calculation:	minimum guaranteed annual pension: STAFF PLAN [(1.25 x 18,780) + (1.75 x 31,220)] = (234.75 + 546.35) x 35 = $27,338.50

Trustee:	Canada Trust
Investment Manager:	Manulife Investment Corporation, and Jarislowsky Fraser
Pension Committee:	
Composition:	5 Members appointed by University 1 Member to be appointed by each of 5 unions - Total 5 Chairman elected from committee
Responsibility:	All questions arising from administration of plan - interpretation, application of provisions of plan - earnings, service, eligibility, retirement dates.
Status:	
Unfunded liability:	NONE
Experience Deficiency:	NONE
Fund performance:	June 30, 1982 = (3.70)% June 30, 1983 = 39.13 June 30, 1984 = (2.773)%
Actuarial Evaluation Date:	July 1, 1983
Actuarial assumptions in the fund projection:	6% July 1, 1983 1971 Group Annuity Table No Turnover Retire - age 65 Salary Increase 5%
Indexing:	NONE
Portability:	YES
Anticipated changes:	Changing Pension Formula to 2% plan for all years of service - [(1.25% x AVG Y.M.P.E.) + (2% x EX)] x YS.
Reciprocal Agreements:	NONE

WINDSOR (cont'd)

Type of Plan:	money purchase with minimum guarantee (FACULTY)
Eligibility:	all full-time academic staff; compulsory at the later or either the date of appointment or age 25.
Member Contributions:	4.2% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
University Contributions:	an amount equal to the member's required contributions to the money purchase fund plus 1.5% of member's regular earnings to the minimum guarantee fund.
Benefits:	
1) on Normal Retirement: (age 65)	a variable annuity purchased by the bested amount in the money purchase fund at retirement subject to the minimum guarantee: * ((1.05% x avgYMPE) + (1.75% x EX)) x YS ABYE, used in finding EX, calculated over those five years of highest earnings.
Indexing:	maximum 2% per annum
Standard Options:	the annuity is normally a life annuity guaranteed 60 months but may optionally be: i) life only ii) life guaranteed 120 or 180 months iii) joint and last survivorship
2) on Early Retirement: (age 55)	a variable annuity commencing at early retirement and subject to the minimum guarantee and actuarially reduced.
3) on Termination:	member's option of (subject to pension laws): i) deferred pension payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer iii) refund of member's contributions and interest
4) on Death:	
Before retirement:	beneficiary has option of receiving member's money purchase account as a lump sum, as a life annuity, or in instalment payments.
After retirement:	benefit entitlement to beneficiry as determined by guaranteed period of annuity payments.
Model Pension Calculation:	minimum guaranteed annual pension: FACULTY NEW PLAN [(1.25 x 18,780) + (2% x 31,220)] - (234.75 + 624.40) x 35 = $30,070.25

Trustee:	Canada Trust
Investment Manager:	Manulife Investment Corporation, and Jarislowsky Fraser
Pension Committee:	
Composition:	two faculty members appointed by Faculty Association, two others appointed by Board of Governors, Vice-President, Finance-Administration (Chairman).
Responsibility:	review plan text, advise Faculty Association or employee groups of day to day operation of plan.
Status:	
Unfunded liability:	$68,000 - July 1, 1981 (paid-up July 1, 1992)
Experience Deficiency:	$114,000 - July 1, 1981 (paid-up July 1, 1983)
Fund performance:	June 30, 1980 - 11.12% June 30, 1981 - 8.94% June 30, 1982 - (3.61%) June 30, 1983 - 39.03% June 30, 1984 - (2.770)%
Actuarial Evaluation Date:	July 1, 1981
Actuarial assumptions in the fund projection:	- mortality - annuity table for 1949. - pension fund will earn interest of 4½% per annum. - salary increases - 2½% per annum and YMPE will increase at the rate of 1% per annum.
Indexing (actual):	2% per year
Portability:	YES
Anticipated changes:	Effective July 1, 1985 ((1.25 x AVE YMPE) + (2.00 x EX)) x YS
Reciprocal Agreements:	NIL

YORK UNIVERSITY

Type of Plan:	money purchase with a minimum guarantee
Eligibility:	all full-time and continuing part-time academic and non-academic staff age 25 or over; compulsory at age 30.
Member Contributions:	4.5% of regular earnings up to YMPE and 6% of regular earnings in excess of YMPE
University Contributions:	at least an amount equal to the member's required contributions; currently, 135% of member contributions
Benefits: 1) **on Normal Retirement:** (age 65)	a variable annuity purchased by the amount in the money purchase fund at retirement subject to the minimum guarantee: ((1.4% x avg YMPE) + (1.9% x EX)) x YS ABYE, used in finding EX, is calculated over those five years of highest earnings since 01.07.60
Indexing:	based on four-year moving average of fund investment performance
Standard Options:	the annuity is usually a Normal Form (J.S. 50% or Life Only)of annuity but may optionally be: i) life guaranteed 60, 120 or 180 months ii) joint and last survivorship (75%/100%)
2) **on Early Retirement:** (age 55)	a variable life annuity, commencing at early retirement, subject to an actuarially reduced minimum guarantee
3) **on Termination:**	member's option of (subject to pension laws): i) a deferred annuity payable at normal retirement ii) transfer of money purchase account to registered pension fund of new employer or RRSP (Locked In) iii) refund of member contributions and interest.
4) **on Death:** **Before retirement:**	i) no spouse or dependents: settlement equal to the balance in the "money purchase" account of the deceased member with credited interest. ii) suriving spouse has option of: a) lump sum payment (as above), b) variable annuity purchased by lump sum, or c) 50% of member's minimum guarantee pension. iii) dependent children's benefit for children under age 18. (Maximum $200.00).
After retirement:	benefit entitlement to beneficiary as determined by guaranteed period of annuity payments, or if no guaranteed period, payment of spouse benefit.
Model Pension Calculation:	minimum guaranteed annual pension: [(1.4% x $18,780) + (1.9% x $31,220)] x 35 = ($262.92 + 593.18) x 35 = $29,963.50

Trustee: Canada Trust Co.

Investment Manager:
Gryphon Investment Counsel Inc.
Jarislowsky Fraser & Co.
Sceptre Investment Counsel Limited

Pension Committee:

Composition: two faculty members, two non-academic staff member, and six members representing the administration and the Board of Governors.

Responsibility: Reviews and recommends administrative/investment proposals/changes to Board of Governors

Status:

Unfunded liability: no unfunded liability as of December 31, 1982

Fund performance: fund rate of interest:

June 30, 1972 = +10.4%	June 30, 1973 = (2.935%)
June 30, 1974 = (3.813%)	June 30, 1975 = 10.559%
June 30, 1976 = 5.542%	June 30, 1977 = 7.298%
June 30, 1978 = 10.8602%	June 30, 1979 = 21.1175%
June 30, 1980 = 15.189%	June 30, 1981 = 11.8784%
June 30, 1982 = (5.662%)	Dec. 31, 1982 = 25.801%
Dec. 31, 1983 = 19.5973%	Dec. 31, 1984 = 7.8471%

Actuarial assumptions in the fund projection:
Salary Scale 5%
Interest 6%
CPP Scale 7% for 2 yr.
4½% thereafter

Indexing (actual): 2% per annum

Portability: money purchase component is transferable to another registered pension fund but the minimum guarantee is effectively sacrificed in the sense that a number of years of service would probably be lost in the transfer.

Anticipated changes: NIL